

IN THE CIRCUIT COURT OF THE 11th
JUDICIAL CIRCUIT OF FLORIDA, IN
AND FOR MIAMI-DADE COUNTY

WASHINGTON MUTUAL BANK, F.A.

Plaintiff,

Case No.: 05-06570 CA 15

v.

AMI B. ESKANOS and BARRY B.
ESKANOS

Defendant

THE ORIGINAL
FILED ON:

MAY 11 2009

IN THE OFFICE OF
CLERK OF THE COURT MIAMI-DADE CO. FL.

PLEASE RETURN
DATE STAMPED COPY

PLAINTIFF'S CROSS MOTION FOR SUMMARY JUDGMENT

I. INTRODUCTION

Ms. Eskanos' mortgage loan has not been current since September 1, 2004. Since that time, unpaid principal and interest has accrued and Plaintiff has incurred the cost of taxes and insurance while the Eskanos family has lived for free in their Miami Beach home. Amazingly, Defendants urge the Court to summarily cancel out Plaintiff's mortgage and wipe out the underlying debt as well as enter summary judgment on their counterclaim. Their motion is based on their allegation that Plaintiff lacks standing to maintain the foreclosure complaint because of a transfer in ownership of the loan that occurred after this foreclosure action was filed, and on Defendants' allegations of payment misapplication.

Defendants' core unsupported allegation is that payments made were not applied or misapplied to Ms. Eskanos' account. However, the payment history and contact notes kept by the loan's servicers reveal Ms. Eskanos made multiple late payments, had many payments returned for insufficient funds, and ultimately defaulted on the loan. These records also show that Ms. Eskanos failed to provide proof of required hazard insurance on the property as

required, resulting in an escrow deficiency and higher monthly payment amount. The Defendants' self-serving allegations are unsupported by the record evidence and could never be decided in summary judgment in their favor. In fact, because the Eskanoses have no record evidence contradicting these clear business records, summary judgment is instead warranted in Plaintiff's favor.

II. FACTUAL AND PROCEDURAL BACKGROUND

A. Ms. Eskanos' Mortgage Loan.

Ms. Eskanos executed a promissory note for \$364,000.00 in favor of Washington Mutual Bank, N.A. (Washington Mutual), on October 28, 1999. (Lyman Aff. ¶ 4; Ex. 1; A. Eskanos Ex. 1.)¹ Ms. Eskanos admits signing the note and verified her signature. (A. Eskanos 11:16-23.) The note was secured by a mortgage signed the same day. (Lyman Aff. ¶ 4; Ex. 2; A. Eskanos Ex. 2; 13:3-9.) Mr. Eskanos was not a borrower on the loan. (Lyman Aff. Ex. 1; A. Eskanos Ex. 1.) He signed the mortgage to convey a security interest in his residence. (*Id.* Ex. 2.)

B. Ms. Eskanos' Non-Payment Default.

Ms. Eskanos defaulted on her mortgage loan by failing to pay the October 1, 2004 installment. (Lyman Aff. ¶ 10.) Although payments were made into 2005, the loan has not been current since September 1, 2004, due to an escrow deficiency arising from Ms. Eskanos' failure to provide proof of current insurance. (Lyman Aff. ¶¶ 10-21.)

C. The Foreclosure Action.

When Ms. Eskanos failed to cure her default, a foreclosure complaint was filed on March 29, 2005 in the name of the Washington Mutual, the owner of the loan on that date. (Lyman Aff.

¹ "Lyman Aff." refers to the affidavit of Debra Lyman filed in support of this motion and attached as EXHIBIT A.

¶¶ 3, 5-6.) As permitted by Rule 1.260 of the Florida Rules of Civil Procedure, the action has continued in the name of plaintiff Washington Mutual.

D. Post-Foreclosure Transfer of the Loan to RFC.

On April 17, 2005, subsequent to the filing of the foreclosure complaint, the loan was transferred from Washington Mutual to RFC Homecoming Financial (RFC). (Lyman Aff. ¶5.)

At approximately the same time, servicing of the loan was transferred from Washington Mutual to Litton Loan Servicing, LP (Litton), which serviced the loan to present. (*Id.* ¶ 6.)

E. Dismissal of The Eskanoses' Original Counterclaim.

The Eskanoses first filed their counterclaim on May 5, 2005. Mr. Eskanos joined his wife in the counterclaim even though he was not a party to the loan transaction.

Washington Mutual moved to dismiss the Eskanoses' original counterclaim, arguing that it was virtually impossible to discern the Eskanoses' theories and they had not stated any claim upon which relief could be granted.

The Court agreed and dismissed the original counterclaim without prejudice on September 7, 2005.

F. The Eskanoses' Amended Counterclaim.

The Eskanoses amended their counterclaim on September 21, 2005, but failed to add the missing legal elements or further facts to support or clarify their claims. Count I of the amended counterclaim is for breach of contract based on the payment dispute. Count II alleges a breach of the duty of good faith and fair dealing. Count III is for "Violations of Federal Truth in Lending Laws," though no disclosure error or section of the statute is cited. Count IV alleges unjust enrichment. Count V is for violation of the Florida Civil Remedies for Criminal Practices Act, FLA. STAT. § 772.103, *et seq.* (Florida RICO). Count VI alleges breach of fiduciary duty.

Finally, Count VII is mysteriously titled "Breach of Federal and State Fair Debt Collection Practices Acts." All claims rest on the same underlying allegations of a payment dispute.

Washington Mutual moved to dismiss the amended counterclaim but the motion was not heard and remains pending.

G. The Eskanoses' Motion for Summary Judgment.

The Eskanoses filed a motion for summary judgment, alleging that Washington Mutual did not have standing to foreclose, and that Ms. Eskanos' payments were misapplied. The Eskanoses' motion was never set for hearing.

The Eskanoses' standing argument is based on a May 2, 2005 validation of debt notice they received from Litton which identified the "creditor to whom the debt is owed" as RFC. The motion itself concedes transfer of ownership occurred after institution of the foreclosure action.

As discussed in section III.A of this motion, because Washington Mutual had standing when foreclosure was filed in its name, the action may continue in its name.

H. The Eskanoses' Allegations.

In deposition, Ms. Eskanos testified she has no personal knowledge of the payment history of the loan and that everything related to the loan was handled by her husband. (A. Eskanos 30:12 -31:17; 34:21-25.)

In his deposition, Mr. Eskanos testified that he believed multiple payments were misapplied, identifying no specific payments. (B. Eskanos Dep. 59:12-23; 65:1-8, 65:21-66:5; 66:14-17; 142:19 – 143:2) In fact, he testified that most payments made on the loan were made by his father. (*Id.* at 144:6-12.)

Mr. Eskanos admits letting the insurance lapse, but does not recall when. (B. Eskanos 165:6-22.) He also admits receiving correspondence from Washington Mutual and Litton requesting proof of insurance. (B. Eskanos 170:8-15.)

He contends faxing proof of insurance to Washington Mutual and Litton during the times he had insurance on several occasions. (B. Eskanos Dep. 178:2-4.) Mr. Eskanos does not recall when he faxed the proof of insurance and admitted he does not have any fax confirmations or other proof of forwarding the information. (B. Eskanos Dep. 179:18-180:1.) However, he admitted that all documents related to payments have been produced.

I. Plaintiff's Unrefuted Business Records.

Washington Mutual and Litton's business records show that multiple payments were made late and/or were returned for insufficient funds. (Lyman Aff. Exs. 3-6.) They reflect many letters and telephone conversations with the Eskanoses requesting proof of insurance and that the Eskanoses' monthly payment amount was increased due to failure to send the necessary proof of insurance. (*Id.*) The Eskanoses have produced nothing to refute these business records.

III. LEGAL ARGUMENT

The Eskanoses seek to avoid foreclosure and recover on their counterclaim primarily with their self-serving, unsupported allegations that payments were misapplied to Ms. Eskanos' account. Central to the payment dispute is the amount of Ms. Eskanos' monthly payment, which was raised as a result of Ms. Eskanos' failure to provide proof of hazard insurance when requested. The Eskanoses insist they maintained continuous insurance coverage and that they timely faxed proof of the insurance to Washington Mutual. However, there is no record evidence to support these claims.

As discussed below, Litton's business records refute the Eskanoses' allegations completely. Their contact notes show repeated telephone conversations with the Eskanoses requesting the insurance information, informing the Eskanoses that proof had not yet been received, and warning that the insurance would be purchased on their behalf. Additionally, State Farm Insurance, through which the Eskanoses claim to have maintained their insurance, could not locate any record of having a hazard policy for the Eskanoses.

A. Standing is Proper.

The Eskanoses' first argument opposing foreclosure and forming the basis of their motion for summary judgment is their theory that the foreclosure action should be dismissed for lack of standing. The theory is based on the allegation that the **April 17, 2005** transfer of ownership from Washington Mutual to RFC after the institution of the **March 29, 2005** foreclosure action requires dismissal. (*See Eskanos Motion for Summary Judgment.*)

This theory is without merit because Rule 1.260 of the Florida Rules of Civil Procedure provides that in the case of a transfer of interest after filing of the complaint, an action may proceed either in the name of the original plaintiff or in the name of the transferee. *See* FLA. R. Civ. P. 1.260(c); *S.D.A. Corp. v. Fastiggi*, 475 So. 2d. 1037 (Fla. 4th DCA 1985). In other words, standing is proper where the original plaintiff had standing at the time the action was filed. *Id.*

Ms. Lyman's affidavit confirms that Washington Mutual owned Ms. Eskanos' loan at the time the foreclosure complaint was filed. (Lyman Aff. Exs. 1-2.) The Eskanoses concede this as well. The documents attached to their motion as showing the transfer reflect that the transfer occurred after the foreclosure complaint was filed.

Further, at the time the foreclosure action was filed, Washington Mutual (through its loan servicer, Litton) held the promissory note, which is endorsed in blank. (Lyman Aff. Ex. 1.) The original note and mortgage have since been filed with the Court contemporaneously with this motion. Thus, even without Ms. Lyman's un rebutted testimony, Washington Mutual's standing to foreclose at the time the action was commenced cannot be questioned because it held the original promissory note indorsed in blank.

The Uniform Commercial Code defines a "holder" as "the person in possession if the instrument is payable to bearer . . ." See FLA. STAT. § 671.201(20). "Bearer means the person in possession of an instrument . . . payable to bearer or indorsed in blank." See FLA. STAT. § 671.201(5).² Accordingly, one who possesses a promissory note indorsed in blank, like Washington Mutual in this case, is a holder and is entitled to enforce the note. See FLA. STAT. § 673.3011.

The indorsement of a note secured by a mortgage carries the mortgage with it. See *McClure v. American Nat'l Bank of Pensacola*, 64 So. 427, 428 (Fla. 1914). Indeed, Florida law is clear that the mortgage follows the note. See *Johns v. Gillian*, 184 So. 140, 143 (Fla. 1938). By possessing Ms. Eskanos' promissory note indorsed in blank, and therefore being the holder of it, Washington Mutual was equally entitled to enforce the mortgage incidental to and securing the note.

B. There is No Genuine Issue of Material Fact Regarding Default and Payment Application.

Underlying each of the Eskanoses' claims and defenses is the main contention that Ms. Eskanos was charged improper fees or interest, that payments were not properly posted or

² See also FLA. STAT. § 673.2051(2) ("when indorsed in blank, an instrument becomes payable to bearer and may be negotiated by transfer of possession alone until specially indorsed.")

applied and that the loan was never in default. Dismantling the Eskanoses' baseless allegations turns on the purely legal issue of interpretation of the unambiguous loan documents.

1. Default Under the Loan Documents.

Ms. Eskanos' loan documents are unambiguous as to what constitutes default entitling the lender to foreclose. Paragraph 7(B) of the promissory note provides:

Note Paragraph 7

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(Lyman Aff. Ex. 1 ¶ 9.) The mortgage incorporates this obligation. Specifically, Mortgage Paragraph 1 provides:

Mortgage Paragraph 1

Payment of Principal and Interest: Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

(Lyman Aff. Ex. 2 ¶ 1.) Paragraph 3(A) of the note regarding the time and place of payments in turn provides that payments were due on the first of each month. (Lyman Aff. Ex. 1 ¶ 3(A).)

Thus, under these provisions, Ms. Eskanos was in default upon her failure to make a monthly installment on the first of the month. Specifically, as discussed in depth further below, Ms. Eskanos defaulted when she failed to make her October 2004 installment payment on

October 1, 2004. (Lyman Aff. ¶ 10.) In fact, as of March 29, 2005, Ms. Eskanos still owed the October 1, 2004 installment. (*Id.* ¶ 16.)

2. Application of Payments Under the Loan Documents.

Ms. Eskanos' loan documents are equally unambiguous as to how payments are to be applied. Paragraph 3 of the mortgage explains:

Mortgage Paragraph 3

Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under Paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under Paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

(Lyman Aff. Ex. 2 ¶ 3.) Paragraph 1 of the mortgage, cross-referenced above, refers to principal and interest. (Lyman Aff. Ex. 2 ¶ 1.) Paragraph 2 likewise provides for funds for taxes and insurance. Additionally, paragraph 3(A) of the promissory note parallels the mortgage and states that "monthly payments will be applied to interest before principal." (Lyman Aff. Ex. 1 ¶ 3(A).)

Thus, reading the paragraphs together, the loan documents permit payments to be applied: first, to prepayment charges; second, to taxes and insurance; third, to interest due; fourth to principal due; and fifth, to late charges. (Lyman Aff. Ex. 2 ¶¶ 1-3; Ex 1 ¶ 3.)

As discussed next, each payment was applied in accordance with these provisions

3. Ms. Eskanos' Payment History and Default.

The payment history for Ms. Eskanos' loan is long and convoluted. There were many late payments and multiple payments returned for insufficient funds, resulting in reversal and reapplication of payments. (Lyman Aff. Exs. 3-4.) Ms. Lyman's affidavit attaches and explains

the detailed payment and servicing records that document how every payment was applied to the loan. (*See id.*) However, a summary of the most relevant time period surrounding Ms. Eskanos' default follows.

The Eskanoses' allegations and deposition testimony make it evident that they are confused about the default because they continued to send in checks after the October 1, 2004 default date sued upon in the complaint. However, as late as March 2005, the loan was still due for the September 2004 installment due to escrow deficiency caused by the Eskanoses' failure to provide proof of hazard insurance to Washington Mutual.

Specifically, on February 15, 2005, Ms. Eskanos had an escrow deficiency of negative \$2,937.43. (Lyman Aff. ¶ 11.) \$3,702.82 was being held in suspense because it was insufficient to complete a full installment. (Lyman Aff. ¶ 11.) That day, Ms. Eskanos made a \$3,127.51 payment by Check No. 2815. (Lyman Aff. ¶ 11.) Along with that payment, Washington Mutual took \$1,923.29 out of suspense and from this total applied \$680.01 to principal, \$1,249.95 to interest, and \$3,120.84 to escrow. (Lyman Aff. ¶ 11.) This left a \$183.41 positive escrow balance with \$1,779.53 left in suspense because it was insufficient to complete the next installment. (Lyman Aff. ¶ 11.)

The following day, on February 16, 2005, Washington Mutual took \$1,204.22 out of the \$1,779.53 in suspense and applied it to escrow. (Lyman Aff. ¶ 12.) This left a \$1,387.63 positive escrow balance with \$575.31 remaining in suspense because it was insufficient to complete the next installment. (Lyman Aff. ¶ 12.)

On March 14, 2005, the Eskanoses made another payment of \$3,127.51 by Check No. 2632. (Lyman Aff. ¶ 13.) The entire amount was placed in suspense with the \$575.31 already there. (Lyman Aff. ¶ 13.)

On March 18, 2005, Washington Mutual paid \$13,731.66 in county taxes from the escrow account, leaving an escrow deficiency of negative \$12,344.03. (Lyman Aff. ¶ 14.) On March 25, 2005, Washington Mutual took \$3,127.50 from suspense and applied it to the negative \$12,344.03 escrow deficiency. (Lyman Aff. ¶ 15.) This reduced the escrow deficiency to negative \$9,216.53, with \$575.31 held in suspense because it was insufficient to complete the next installment. (Lyman Aff. ¶15.) At this point, Ms. Eskanos still owed her October 2004 installment. (Lyman Aff. 16.)

On March 29, 2005, the foreclosure complaint was filed based on the October 1, 2004 installment still being due.

4. The Eskanoses Produced No Record Evidence of Payment Misapplication.

Ms. Eskanos testified in deposition she did not make payments on the loan and does not know what payments were made. (A. Eskanos. Dep. 30:12 -31:17; 34:21-25.)

Barry Eskanos similarly testified about his lack of personal knowledge about the payments on the loan. (B. Eskanos Dep. 59:12-23; 65:1-8, 65:21-66:5; 66:14-17; 142:19 – 143:2.) Specifically, he testified that his father, Mel Eskanos, made the bulk of payments on the loan. (B. Eskanos Dep. 144:6-12.) He said his attorney told him he made some payments himself but he does not know which payments those might have been. (*Id.*) Barry Eskanos testified that on occasion, his father would mail him the payment to send in to Washington Mutual but did not know which payments. (*Id.*)

The Eskanoses admitted they have no knowledge of how the payments were applied to the account other than from plaintiff's payment history produced to them. Mr. Eskanos testified that all proof of payments they have were produced. With the exception of one alleged payment,

discussed separately below, neither Ms. nor Mr. Eskanos could identify any particular payments they believed were untimely or incorrectly applied to the account. (*Id.*)

The closest the Eskanoses came to identifying payments they believe were "misapplied" were three payments they attempted to send in after the March 29, 2005 foreclosure complaint was filed. These three payments are discussed in turn.

a. The April 28, 2005 Payment.

The Eskanoses sent in a check for \$3,127.51 dated April 28, 2005, Check No. 2656. (Lyman Aff. ¶ 17.) On July 19, 2005, Litton returned the check un-cashed stating that the funds were not sufficient to pay the full amount due on the loan. (Lyman Aff. ¶17.) A copy of that letter is attached to Ms. Lyman's affidavit as EXHIBIT 5.

The Eskanoses have not produced any evidence that this check was cashed.

b. The July 28, 2005 Payment.

The Eskanoses sent in a check for \$3,127.51 dated July 28, 2005, Check No. 2664. (Lyman Aff. ¶ 18.) On August 15, 2006, Litton returned the check un-cashed to Ami Eskanos stating the funds were not sufficient to pay the full amount due on the loan. (Lyman Aff. Ex 6.)

The Eskanoses have not produced any evidence that this payment was cashed.

c. The August 2005 Payment.

The Eskanoses allege that they made a payment in August 2005, after institution of the foreclosure action that was cashed. The Eskanoses did not produce a cancelled check showing any August 2005 payment and admitted in deposition they did not have one. Instead, in response to Plaintiff's discovery requests, the Eskanoses' bank was able to locate a check in the amount of \$3,127.51 that was cashed by Washington Mutual on October 5, 2005. (Lyman Aff. ¶ 19.)

Contrary to the Eskanoses' allegations, this payment was applied to Ms. Eskanos' account on the day it was cashed — October 5, 2005. (Lyman Aff. ¶ 19.) As explained in Ms. Lyman's affidavit, \$836.75 was applied to court fees, \$325.00 was applied to title fees, \$900.00 was applied to attorneys' fees, and the remaining \$1,065.76 was held in suspense as it was insufficient to cure the Eskanoses' default or complete the next monthly installment.

In any event, the acceptance of the October 5, 2005 payment does not constitute a defense to foreclosure or a basis for affirmative relief. Specifically, acceptance of a partial payment after commencement of foreclosure does not constitute a waiver of the right to foreclose. *See Associated Bank-Milwaukee v. Wendt*, 625 N.W. 2d 359 (Ct. App. 2001) (mortgagee's acceptance of partial payment does not waive the right to foreclose).

Additionally, foreclosures are equitable proceedings. It would be inequitable to hold as the Eskanoses urge that acceptance of \$3,000 after the foreclosure complaint should negate a more than \$400,000.00 debt. At most, the amount would constitute a set off, had it not already been applied to the indebtedness. (Lyman Aff. ¶ 19.)

d. The November 7, 2005 Payment.

Similarly, the Eskanoses reference a check that was sent to Ms. Eskanos by Litton on November 7, 2005. The check was a refund from prior servicer Washington Mutual for the remaining \$1,065.76 that was insufficient to pay the full amount due on the loan. (Lyman Aff. 20.) The check notes that it is "Funds Disbursed from Suspense Account." (Lyman Aff. Ex. 7.) The check appears to have been made out to Litton instead of the Ms. Eskanos in error. (*Id.* ¶ 20.) However, the Eskanoses admit they never brought the error to the attention of Washington Mutual or Litton and never returned the check. At most, the Eskanoses are entitled to have this check re-issued in their name, or a credit for the same amount applied to their loan. Because it in

no way impacted or cured their default, it does not present a basis for the Eskanoses to obtain summary judgment or create a genuine fact issue to avoid summary judgment against them.

6. Washington Mutual Was Contractually Authorized to Purchase Insurance to Protect Its Interest in the Property and Raise Ms. Eskanos' Payment Accordingly.

The Eskanoses' deposition testimony and documents produced reveal that they do not have proof that payments were made that were not credited. Accordingly, they also try to base their "misapplication" theory on the monthly installment amount that was raised because of force placed insurance.

Paragraph 5 of the Eskanoses' mortgage regarding hazard or property insurance provides:

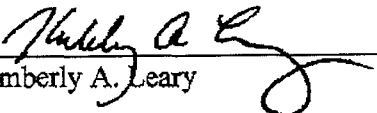
Mortgage Paragraph 5

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. **If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with Paragraph 7.**

(Lyman Aff. Ex. 2 ¶ 5 (emphasis added).) Paragraph 7 in turn provides:

CERTIFICATE OF SERVICE

We hereby certify that a true copy of the foregoing has been furnished by facsimile (720) 528-8154 and U.S. Mail to: **Danny E. Eskanos, Esq.**, 783 Wildflower Drive, Palm Harbor, Florida 34683, and by U.S. Mail to: **Washington Mutual Bank, FA, c/o President/Vice President/Chairman**, 400 East Main Street, Stockton, CA 95202; **David Cohen**, 11720 Biscayne Blvd., Miami, Florida 33181; **United States of America, c/o Grisel Alonso, Esq.**, 99 Northeast 4th Street, 3rd Floor, Miami, Florida 33132; **State Farm Mutual Automobile Insurance Company, c/o Rick Wilson**, 7401 Cypress Gardens Blvd., Winter Haven, Florida 33888; **Unknown Parties in Possession #1**, 3122 Pinetree Drive, Miami, Florida 33140 and **Unknown Parties in Possession #2**, 3122 Pinetree Drive, Miami, Florida 33140 this 30th day of April 2009.



Kimberly A. Leary

Mortgage Paragraph 7

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), **then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property.** . . . Any amounts disbursed by Lender under this Paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement, at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

(Lyman Aff. Ex. 2 ¶ 7.)

In other words, the mortgage permits the lender to purchase insurance to protect its interest in the property and provides such amounts become additional debt secured by the mortgage and accruing interest. (Lyman Aff. Ex. 2 ¶¶ 5, 7.)

In his deposition, Mr. Eskanos admitted a lapse in hazard insurance but does not know when it occurred. (B. Eskanos 165:6-22.) He testified that all insurance was obtained through State Farm and that no other company was used. (B. Eskanos Dep. 178:2-4.)

Refuting this claim, State Farm indicated in its response to Washington Mutual's subpoena for documents that it has no record of writing hazard insurance on the property. A copy of the response is attached as **EXHIBIT B**. Instead, it produced records of a flood policy with coverage from October 1999 to October 2005, but found no other documents. (*Id.*)

None of the other documents the Eskanoses produced constitutes the contractually required proof of hazard insurance for the relevant time periods either.

For example, the Eskanoses produced proof of flood insurance, as well as a document titled "Fire Policy Status" that contains a policy number and a year issued of 1999 and renewal date of 10/28/04 for fire insurance. The document does not refer to any other type of insurance.

Similarly, the Eskanoses produced a renewal notice for the October 2000 to October 2001 period, dated August 23, 2000, from a company called Qualsure Insurance Corporation. That document appears to relate to a homeowners policy that covers the dwelling up to \$334,000. However, it states that if payment is not received by the effective date, the policy will not be in force. (*Id.*) The documents are accompanied by a letter from Qualsure that it is enclosing a proposal for insurance coverage. (*Id.*)

None of these documents produced by the Eskanoses are a declaration page or certificate of insurance as required for adequate proof of insurance. (Lyman Aff. Ex. 4.) The mortgage requires the Eskanoses to provide such proof of insurance. (Lyman Aff. Ex. 2 ¶ 5.) Specifically, paragraph 5 of the mortgage requires:

Mortgage Paragraph 5

. . . All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices.

(Lyman Aff. Ex. 2 ¶5 (emphasis added)) The servicing notes for the loan reflect that Litton repeatedly advised Mr. Eskanos about the required proof of insurance that was needed and that Mr. Eskanos never provided it. (Lyman Aff. Ex. 4.)

In other words, even if the Eskanoses could now prove that they had continuous hazard insurance on the property, there is absolutely no record evidence that they sent the required proof to Washington Mutual. Mr. Eskanos testified he faxed proof of insurance each time it was requested but admitted in deposition he has no proof of faxing it. (B. Eskanos Dep. 178:2-4.) In

fact, he oddly testified that his fax machine does not produce fax confirmation or other record of sent faxes. (*Id.*) The contact notes for the loan on the other hand make clear the repeated requests for proof of insurance and repeated conversations with Mr. Eskanos whereby he said he was going to send proof and never did. (Lyman Aff. Ex. 4.)

For example, the contact notes reflect Mr. Eskanos kept claiming to have already sent in proof of insurance, yet the representatives clearly advise him that adequate proof has not been received and requested. (Lyman Aff. Ex. 4.)

C. The Eskanoses Cannot Maintain a Claim Under TILA.

The Eskanoses' counterclaim contains a purported claim under the federal Truth in Lending Act, 15 U.S.C. §1601, *et seq.* ("TILA"), although they do not cite the statute or reveal how they allege the statute was violated. The TILA count in its entirety alleges only that, "The Plaintiff's repeated violations of the Federal Truth in Lending laws as hereinabove alleged has directly and significantly damaged the Defendants in an amount to be proven at trial." (*Amended Counterclaim* ¶ 44.) No disclosure error or section of the statute allegedly violated is cited or has since been identified.

The Eskanoses cannot recover for rescission because the right of rescission does not apply to Ms. Eskanos' loan. Specifically, the loan was for the purchase of their home and such residential mortgage transactions are not subject to the right of rescission. *See* 15 U.S.C. § 1635. Even if this were not the case, the Eskanoses would not be able to obtain rescission of the loan because the right to rescind expired three years after the loan closing — on October 29, 2002. *See id.* This is true even when framed as a claim in recoupment. *See Beach v. Ocwen Fed. Bank*, 523 U.S. 410 (1998).

An affirmative TILA damages claim would also normally be time-barred because section 1640 of TILA provides that an action must be brought within one year from the date of the occurrence of the violation. See 15 U.S.C. § 1640(e). Since the Eskanoses were provided with TILA disclosures at the closing of the loan on October 28, 1999, the right to bring an affirmative claim for damages thus expired on October 28, 2000 — five years ago. *Id.*

At any rate, no TILA errors have been identified by the Eskanoses. Further, Mr. Eskanos cannot state any claim under TILA because he was not entitled to receive any disclosures under the statute. More precisely, TILA requires that disclosures be made "to the consumer who is obligated . . . on a consumer credit transaction." 15 U.S.C. §§ 1631(a), 1638; 12 C.F.R. §§ 226.2; 226.17. Only Ami Eskanos applied for the loan and signed the Note to be obligated on the loan and was therefore entitled to receive disclosures. (Lyman Aff. Ex. 1.)

D. The Eskanoses Cannot Maintain A Florida RICO Claim As a Matter of Law.

The Eskanoses' absurdly bring a claim under Florida's RICO statute. The RICO claim does not include allegations of how, when, why, where or through which of its agents Washington Mutual allegedly violated the statute. The claim fails as a matter of law. See *Florida Dept. of Ins. v. Debenture Guar.*, 921 F. Supp 750, 754 (M.D. Fla. 1996) Specifically, Florida's RICO statute requires: (1) employment or association with an ongoing enterprise for the purpose of engaging in (2) a pattern of criminal activity, which must include (3) at least two incidents of criminal conduct that have the same or similar intents, results, accomplices, victims or methods of commission or that are otherwise interrelated by distinguishing characteristics and are not isolated incidents. See FLA. STAT. § 772.103(3); see also *Profilet v. Cambridge Fin. Corp.*, 231 B.R. 373, 381 (S.D. Fla. 1999).

The Eskanoses' RICO claim is insufficient as a matter of law because they fail to allege and cannot show two or more predicate acts, a pattern of criminal activity, and a RICO enterprise. The Eskanoses would have to show that Washington Mutual engaged in at least two predicate acts, which can be any one of the crimes expressly enumerated in the statute. See FLA. STAT. §§ 772.102(1)(a)(4); see also *H.J. Inc. v. Northwestern Bell Tel. Co.*, 492 U.S. 229, 237 (1989); *Watts v. State*, 558 So. 2d 142, 143 (Fla. 3rd DCA 1990). The Eskanoses' contention appears to be that the same conduct underlying their other claims constitutes a claim under Florida's RICO statute. They also vaguely mention the words "mail fraud, wire fraud, and usury" in an attempt to manufacture two predicate acts and a "pattern" of activity from their single isolated mortgage loan. These allegations of predicate acts are legally insufficient.

To make a sufficient showing that he has been injured by a pattern of racketeering activity, a plaintiff must prove two or more "indictable" acts committed by a member of the enterprise with enough specificity to show probable cause exists. See *Sedima S.P.R. I. v. Imrex Co., Inc.*, 473 U.S. 479, 489 (1985); see also *Durham v. Business Mgmt. Assoc.*, 847 F.2d 1505, 1511 (11th Cir. 1988); *Banco de Desarrollo Agropecuario, S.A. v. Gibbs*, 640 F. Supp. 1168, 1175 (S.D. Fla. 1986).

To maintain a claim for the underlying act of mail fraud and/or wire fraud (which have identical elements), the Eskanoses would have to show that Washington Mutual: (1) knowingly devised or participated in a scheme to defraud him; (2) intended to defraud him; and (3) used the U.S. mail or interstate wires for the purpose of executing the scheme. See 18 U.S.C. § 1341; 18 U.S.C. § 1343; see also *Neder v. United States*, 527 U.S. 1, 24 25 (1999); *United States v. O'Malley*, 707 F.2d 1240, 1246 47 (11th Cir. 1983). The Eskanoses have not alleged or testified to a single fact supporting mail fraud or wire fraud. No communication is identified. The

Eskanoses merely allege that Washington Mutual's "mail fraud, wire fraud, and usury/fraudulent debt laws has violated [RICO]." Furthermore, for each predicate act, the Eskanoses must demonstrate the requisite intent to defraud together with the actual basis for the acts. *See In re Cascade Int'l Sacs. Litig.*, 840 F. Supp. 1558, 1566 (S.D. Fla. 1993). There is not a shred of evidence of intent.

With respect to the Eskanoses' mention of usury, they do not cite to a state or federal usury provision and no facts regarding usury have been plead or testified to in deposition.

Beyond just a predicate act, the Eskanoses would also have to prove a pattern of activity. Since the Eskanoses' allegations relate only to Ms. Eskanoses' single mortgage loan, they could not establish a pattern of criminal activity and, therefore, are insufficient to support a Florida RICO claim. *See Watts v. State*, 558 So. 2d at 143; *see also Anthony Distrib., Inc. v. Miller Brewing Co.*, 882 F. Supp. 1024, 1035 (M.D. Fla. 1995) (more than one contract is required for a Florida RICO claim); *Davis v. Southern Bell Tel. & Telegraph Co.*, No. 89-2839, 1994 WL 912242, at *20 (S.D. Fla. Feb. 1, 1994) (more than a single transaction is required for pattern element of Florida RICO).

The Eskanoses would also have to prove an enterprise sufficiently distinct from Washington Mutual to sustain an actionable Florida RICO violation. The Eskanoses have not specified under which section of Florida Statute § 772.103 they purportedly seek to recover. Nonetheless, each subsection of FLA. STAT. § 772.103 requires participation in "an enterprise. See FLA. STAT. § 772.103. The enterprise must be distinct and separate from the person being charged with a civil RICO violation. *See Palmas Y Bambu, S.A. v. E.F. Dupont de Nemours Co., Inc.*, No. 3D02-1026, 3002-1027, 2004 WL 1161634, at *6 (May 26, 2004). An enterprise consisting of a corporate defendant and its agents is not sufficiently distinct from the person. See

id. at *7. The Eskanoses allege no enterprise at all. (*Amended Counterclaim* ¶¶ 50-52.) Only Washington Mutual is named in the complaint and not a single other individual or entity is mentioned. No others have been identified through discovery.

Finally, to the extent the Eskanoses meant to allege that particular individuals within Washington Mutual somehow formed an enterprise among themselves, the distinctness requirement cannot be circumvented by alleging that the RICO enterprise is comprised of a corporate defendant associated-in-fact with its own employees and/or its agent. *Id.*; *Lockheed Martin Corp. v. Boeing Co.*, 315 F. Supp. 2d 1198, 1211-1212 (M.D. Fla. 2004). But here, the Eskanoses have not even alleged that.

E. The Eskanoses' Claim for "Breach of Federal and State Fair Debt Collection Practices Acts" Fails as a Matter of Law.

The Eskanoses' single count under "Federal and State Fair Debt Collection Practices Acts" does not cite or even identify a specific statute or provision allegedly violated. Both state and federal debt collection "Acts," along with "Banking Laws and Regulations" are referred to in the single four paragraph count. Specifically, the Eskanoses allege only that: "The Plaintiffs repeated violation of Federal and State Fair Debt Collection Practices Acts and Banking Laws and Regulations have directly caused the Defendants extensive financial damages. . ." (*Amended Counterclaim* ¶ 59.) No specific statutory scheme or elements of a statutory violation are set forth.

The Eskanoses could not maintain a claim against Washington Mutual under the federal Fair Debt Collection Practices Act, 15 U.S.C. § 1692 *et seq.* ("FDCPA"). The statute applies only to debt collectors as defined in the statutes and exempts from liability communications from an original creditor collecting its own debts.

More specifically, in order to maintain an FDCPA claim, the Eskanoses must establish that Washington Mutual is a debt collector as defined by the FDCPA. See 15 U.S.C. § 1692a(6)(F); *Fuller v. Becker & Poliakoff, P.A.*, 192 F. Supp. 2d 1361, 1366 (M.D. Fla. 2002). A "debt collector means any person who uses any instrumentality of interstate commerce or the mails in any business the principal purpose of which is the collection of debts, or who regularly collects or attempts to collect, directly or indirectly, debts owed or due or asserted to be owed or due another." Washington Mutual does not fall under the meaning of "debt collector" as defined in 15 U.S.C. § 1692a(6)(F) because its principal business is not the "collection of debts," but rather mortgage lending and loan servicing.

Further, Washington Mutual could not have been acting as a debt collector with respect to the Eskanoses because it was collecting its own debt which was not in default at the time it was obtained by Washington Mutual. More precisely, under § 1692a(6)(F), a "debt collector" does not include any person collecting or attempting to collect a debt to the extent such activity: "(ii) concerns a debt which was originated by such person . . . or (iii) concerns a debt which was not in default at the time it was obtained by such person." By the Eskanoses' own allegations, both of these exemptions apply to WAMU. (*Amended Counterclaim* ¶ 1.)

F. The Eskanoses Cannot Maintain A Claim for Breach of Fiduciary Duty As a Matter of Law.

The Eskanoses' claim for breach of fiduciary duty fails because they have not and could not establish that Washington Mutual was their fiduciary. For a successful cause of action for breach of fiduciary duty under Florida law, a party must show the existence of a fiduciary relationship and a breach thereof, which results in damage. See *Moss v. Appel*, 718 So. 2d 199, 201-202 (Fla. 4th DCA 1998). A fiduciary relationship is established where confidence is

reposed by a result of the superiority and influence held by the fiduciary. *See Casielles v. Taylor Rolls Royce, Inc.*, 645 F.2d 498 (11th Cir. 1981).

A fiduciary relationship will not be implied based upon a contractual relationship alone. The parties must have truly intended to create a trust relationship. *See Home Ins. Co. v. Crawford & Co.*, Nos. 4D03-1028, 4D03-1673, 4D03-2139, 2005 WL 17730, at *2 (Fla. 4th DCA Jan. 5, 2005); *Tew v. Chase Manhattan Bank, N.A.*, 728 F. Supp. 1551, 1565 (S.D. Fla. 1990); *Ins. Co. of Fla. v. Taurig (In re Taurig)*, 34 B.R. 637, 639 (Bankr. S.D. Fla. 1983).

As a matter of law, no fiduciary relationship exists between Washington Mutual and the Eskanoses. The relationship between them is that of debtor-creditor, and nothing more. Debtor-creditor relationships are not fiduciary in Florida. *See Tew*, 728 F. Supp. at 1565 (there is no fiduciary duty where relationship is merely debtor-creditor); *see also Watkins v. NCNB Nat'l Bank of Fla., N.A.*, 622 So. 2d 1063, 1065 (Fla. 3rd DCA 1993); *Taylor Woodrow Homes Florida, Inc. v. 4/46-A Corp.*, 850 So. 2d 536, 540 (Fla. 5th DCA 2003).

For example in *Watkins*, the court held that a creditor's nondisclosure of material facts to a debtor was not an actionable misrepresentation unless the creditor tricked the debtor or prevented him from investigating the transaction independently. 622 So. 2d at 1065. Similarly, in *Inversiones Inmobiliarias Internacionales De Orlando Sociedad Anomina v. Barnett Bank of Cent. Fla., N.A.*, 584 So. 2d 110, 111 (Fla. 5th DCA 1991), the court held a construction lender owes no fiduciary duty to a subordinating purchase money mortgagee to ensure that construction loan proceeds are properly applied.

Additionally, the Eskanoses would have to show breach of a duty, assuming one existed. They have alleged Washington improperly disbursed money from their escrow account,

presumably for the lender placed insurance they object to. This claim fails because as established above, force placed insurance was authorized under the contract.

G. The Eskanoses Cannot Maintain a Claim for Unjust Enrichment or Breach of Duty of Good Faith and Fair Dealing.

A claim for unjust enrichment requires that: (1) plaintiff conferred a benefit upon defendant, (2) who has knowledge thereof; (3) defendant voluntarily accepted and retained the benefit conferred; and (4) circumstances rendering the defendant's retention of the benefit inequitable unless the defendant pays to the plaintiff the value of the benefit. *See Hillman Const. Corp. v. Wainer*, 636 So. 2d 576, 577 (Fla. 4th DCA 1994).

The Eskanoses assert only that Ms. Eskanos was charged improper fees or interest. However, it is difficult to see how this constitutes a "benefit" or establishing retention of any such benefit is inequitable, especially where the mortgage has been in non-payment default since October 2004.


Moreover, the Eskanoses' equitable theory is inconsistent with well-established law providing that when, as here, the parties' relationship is based on an express written contract, a claim for unjust enrichment cannot lie. *See St. Joe Corp. v. McIver*, 875 So. 2d 375, 379 (Fla. 2004) (one cannot maintain an action for unjust enrichment where the parties' agreement is embodied in an alleged express contract); *Williams v. Bear Stearns & Co.*, 725 So. 2d 397, 400 (Fla. 5th DCA 1998); *In re Philip Watt Enter., Inc.* 186 B.R. 735, 740 (N.D. Fla. 1995) (citing *Hazen v. Cobb*, 96 Fla. 151, 165 (Fla. 1928) ("Florida courts have consistently held that the law will not imply a contract where a valid contract exists.")).

Intertwined with this principle is that equitable relief will not be granted where an adequate remedy at law exists. *See McNorton v. Pan American Bank of Orlando, N.A.*, 387 So. 2d 393, 399 (Fla. 5th DCA 1980). As the Eskanoses seek remedy for rights intertwined with

their written contract and seek damages, they have an adequate remedy at law and should not be able to seek equitable relief.

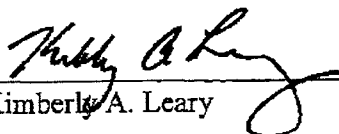
IV. CONCLUSION

The Eskanoses have forestalled foreclosure for over three years with meritless defenses and affirmative claims. It is time for this case to close. Plaintiff respectfully requests the Court to deny summary judgment to the Eskanoses and to enter judgment in favor of Plaintiff Mutual instead, foreclosing the Eskanoses' mortgage and awarding it the attorneys' fees and costs incurred prosecuting this action and defending the Eskanoses' claims and defenses pursuant to the loan documents.


William P. Heller, Florida Bar No. 987263
e-mail: william.heller@akerman.com
Kimberly A. Leary, Florida Bar No. 0596051
e-mail: kimberly.leary@akerman.com
AKERMAN SENTERFITT
350 East Las Olas Blvd., Suite 1600
Fort Lauderdale, Florida 33301
954-759-8945(ph)/954-463-2224 (fax)
Counsel for Washington Mutual Bank, F.A.

CERTIFICATE OF SERVICE

We hereby certify that a true copy of the foregoing has been furnished by facsimile (720) 528-8154 and U.S. Mail to: **Danny E. Eskanos, Esq.**, 783 Wildflower Drive, Palm Harbor, Florida 34683, and by U.S. Mail to: **Washington Mutual Bank, FA, c/o President/Vice President/Chairman**, 400 East Main Street, Stockton, CA 95202; **David Cohen**, 11720 Biscayne Blvd., Miami, Florida 33181; **United States of America, c/o Grisel Alonso, Esq.**, 99 Northeast 4th Street, 3rd Floor, Miami, Florida 33132; **State Farm Mutual Automobile Insurance Company, c/o Rick Wilson**, 7401 Cypress Gardens Blvd., Winter Haven, Florida 33888; **Unknown Parties in Possession #1**, 3122 Pinetree Drive, Miami, Florida 33140 and **Unknown Parties in Possession #2**, 3122 Pinetree Drive, Miami, Florida 33140 this 30th day of April 2009.



Kimberly A. Leary

**IN THE CIRCUIT COURT OF THE 11th
JUDICIAL CIRCUIT OF FLORIDA, IN
AND FOR MIAMI-DADE COUNTY**

WASHINGTON MUTUAL BANK, F.A.

Case #: 05-06570 CA 15

Plaintiff,

v.

**AMI B. ESKANOS and BARRY B.
ESKANOS**

Defendant

Affidavit of Debra Lyman

I, Debra Lyman, being duly sworn, depose and say:

1. I am the Vice President of Litton Loan Servicing LP, which I shall refer to as "Litton." I have held this position at all times material to this affidavit.
2. This affidavit is made from my personal knowledge, the source of which is my professional responsibilities and duties.
3. Litton is the servicing agent for RFC Homecomings Financial ("RFC"), the successor in interest to Washington Mutual Bank, F.A. ("Washington Mutual") and the current beneficial interest holder of Ms. Eskanos' loan. As loan servicer, Litton is duly authorized to submit this affidavit on Plaintiff's behalf.
4. Ms. Eskanos executed a promissory note in favor of Washington Mutual in the amount of \$364,000.00 on October 28, 1999. The note was secured by a mortgage signed the same day. The original note and mortgage have been filed with the Court and copies of the note and mortgage are attached as EXHIBITS 1 and 2, respectively.



5. On March 25, 2005, subsequent to the filing of the foreclosure complaint, the loan was transferred from Washington Mutual to RFC. All rights under the note and mortgage were transferred at that time.
6. At approximately the same time, servicing of the loan was transferred from Washington Mutual to Litton, which serviced the loan to present. Prior to that time, Washington Mutual serviced the loan from origination until transfer of servicing to Litton. Washington Mutual's loan file and servicing history were added to Litton's records pursuant to the transfer and are maintained within Litton's records in the ordinary course of Litton's business.
7. I have reviewed and am personally familiar with Ms. Eskanos' loan file, including all documents transferred from Washington Mutual, which is maintained by Litton and is within my custody and control. Entries in Ms. Eskanos' loan file are made by Litton employees with personal knowledge of the information being entered at or about the time the information is received or created. This is Litton's regular course of business.
8. In addition to Litton's paper business records, I am familiar with its on-line servicing history. This is an operating system that stores data files (*i.e.*, digital business records). Litton employees routinely input data into this servicing history and the data is entered by Litton employees with personal knowledge of the data being entered at or about the time the data is received or created.
9. The servicing history is used by Litton to record such events as the date of delinquency and default, as well as communications with borrowers. Printouts from the payment and servicing histories are attached as **EXHIBITS 3 and 4**.

10. Ms. Eskanos failed to make the monthly installment payment due on October 1, 2004. A more detailed explanation of the default follows.
11. February 15, 2005, Ms. Eskanos had an escrow deficiency of negative \$2,937.43, with \$3,702.82 being held in suspense as insufficient to complete a full installment. That day, Ms. Eskanos made a \$3,127.51 payment by Check No. 2815. Along with that payment, Washington Mutual took \$1,923.29 out of suspense and from this total applied \$680.01 to principal, \$1,249.95 to interest, and \$3,120.84 to escrow. This left a \$183.41 positive escrow balance with \$1,779.53 left in suspense because it was insufficient to complete the next installment.
12. The following day, on February 16, 2005, Washington Mutual took \$1,204.22 out of the \$1,779.53 in suspense and applied it to escrow. This left a \$1,387.63 positive escrow balance, with \$575.31 remaining in suspense because it was insufficient to complete the next installment.
13. On March 14, 2005, the Eskanoses made another payment of \$3,127.51 by Check No. 2632. The entire amount was placed in suspense with the \$575.31 already there.
14. On March 18, 2005, Washington Mutual paid \$13,731.66 in county taxes from the escrow account, leaving an escrow deficiency of negative \$12,344.03.
15. On March 25, 2005, Washington Mutual took \$3,127.50 from suspense and applied it to the negative \$12,344.03 escrow deficiency. This reduced the escrow deficiency to negative \$9,216.53 with \$575.31 held in suspense because it was insufficient to complete an installment.
16. At this point, Ms. Eskanos was six months behind, still owing her October, November and December 2004 and January, February, and March 2005 installments, and had an

- escrow deficiency of negative \$9,216.53. On March 29, 2005, the foreclosure complaint was filed based on the October 1, 2004 installment still being due.
17. After the foreclosure complaint was filed, the Eskanoses sent in a check for \$3,127.51 dated April 28, 2005, via Check No. 2656. On July 19, 2005, Litton returned the check un-cashed, explaining that the funds were not sufficient to pay the full amount due on the loan. A copy of the letter to the Eskanoses returning the check is attached as **EXHIBIT 5**.
18. The Eskanoses sent in a check for \$3,127.51 dated July 28, 2005, Check No. 2664. On August 15, 2006, Litton returned the check un-cashed to Ami Eskanos, explaining the funds were not sufficient to pay the full amount due on the loan. A copy of the letter returning the check is attached as **EXHIBIT 6**.
19. On October 5, 2005, the Eskanoses sent in a payment to prior servicer, Washington Mutual in the amount of \$3,127.51. \$836.75 was applied to court fees, \$325.00 was applied to title fees, \$900.00 was applied to attorneys' fees, and the remaining \$1,065.76 was held in suspense as it was insufficient to cure the Eskanoses' default or complete the next monthly installment.
20. Washington Mutual issued a check to Litton for the remaining \$1,065.76 in suspense to be refunded to Ms. Eskanos because it was insufficient to cure her default. Litton forwarded this check directly to the Eskanoses in error, rather than issuing a check payable to the Eskanoses. See **EXHIBIT 7**. Litton was never notified about this error by the Eskanoses. Accordingly, the amount remains held as a credit on the account.
21. Ms. Eskanos made no further payments and has failed to cure her default.
22. Ms. Eskanos owes the following amounts on the loan:

\$366,862.06	Principal
\$100,462.46	Interest
\$ 59,325.34	Escrows
\$ 1,578.25	Late Fees
\$ 44.50	Property Inspection
\$ 725.00	<u>Broker Price Opinions</u>
\$528,997.61 Total Amount Due through December 31, 2008	

23. Additionally, Litton, in its role as loan servicer, has retained Akerman Senterfitt to represent plaintiff in this action. Litton is obligated to pay the firm a reasonable fee for its services.

Further affiant sayeth not.

Debra Lyman

STATE OF TEXAS:
COUNTY OF :

The foregoing instrument was acknowledged before me this _____ day of February 2008, by Debra Lyman, who is personally known to me.

Notary Public
Commission No.: _____

My Commission Expires: _____

\$366,862.06	Principal
\$100,462.46	Interest
\$ 59,325.34	Escrows
\$ 1,578.25	Late Fees
\$ 44.50	Property Inspection
\$ 725.00	Broker Price Opinions
<u>\$528,997.61 Total Amount Due through December 31, 2008</u>	

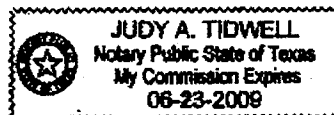
23. Additionally, Litton, in its role as loan servicer, has retained Akerman Senterfitt to represent plaintiff in this action. Litton is obligated to pay the firm a reasonable fee for its services.


Further affiant sayeth not.


Debra Lyman
VICE PRESIDENT

STATE OF TEXAS:
COUNTY OF :

The foregoing instrument was acknowledged before me this 25th day of February 2008, by Debra Lyman, who is personally known to me.




Notary Public
Commission No.: _____
My Commission Expires: _____



01861113

**ADJUSTABLE RATE NOTE
(12-MTA Index - Payment and Rate Caps)**

03-2324-003314414-8

THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. MY MONTHLY PAYMENT INCREASES WILL HAVE LIMITS WHICH COULD RESULT IN THE PRINCIPAL AMOUNT I MUST REPAY BEING LARGER THAN THE AMOUNT I ORIGINALLY BORROWED, BUT NOT MORE THAN 125% OF THE ORIGINAL AMOUNT (OR \$ 455,000.00). MY INTEREST RATE CAN NEVER EXCEED THE LIMIT STATED IN THIS NOTE OR ANY RIDER TO THIS NOTE. A BALLOON PAYMENT MAY BE DUE AT MATURITY.

Ft. Lauderdale Florida
(City) (State)

October 28, 1999

3122 PINETREE DRIVE, MIAMI BEACH, FL 33140
(Property Address)

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 364,000.00 plus any amounts added in accordance with Section 4 (G) below, (this amount is called "principal"), plus interest, to the order of the Lender. The Lender is Washington Mutual Bank, FA. I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder".

2. INTEREST

Interest will be charged on unpaid principal until the full amount has been paid. I will pay interest at a yearly rate of 3.450 %. The interest rate I will pay will change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making payments every month. In this Note, "payments" refer to principal and interest payments only, although other charges such as taxes, insurance and/or late charges may also be payable with the monthly payment.

I will make my monthly payments on 1st day of each month beginning on December, 1999. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My monthly payments will be applied to interest before principal. If, on November 1, 2029, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "maturity date".

I will make my monthly payments at 9451 CORBIN AVE, NORTHRIDGE, CA 91324, or at a different place if required by the Note Holder.

(B) Amount of My Initial Monthly Payments

Each of my monthly payments until the first Payment Change Date will be in the amount of U.S. \$ 1,624.38, unless adjusted at an earlier time under Section 4(H) of this Note.



1305

03-2324-003314414-8

(C) Payment Changes

My monthly payment will be recomputed, according to Sections 4(E)(F)(G)(H) and (I) of this Note, to reflect changes in the principal balance and interest rate that I must pay. The Note Holder will determine my new interest rate and the changed amount of my monthly payment in accordance with Section 4 of this Note.

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may further change on the 1st day of December, 1999, and on that day every month thereafter. Each date on which my interest rate could change is called a "Change Date".

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the Twelve-Month Average, determined as set forth below, of the annual yields on actively traded United States Treasury Securities adjusted to a constant maturity of one year as published by the Federal Reserve Board in the Federal Reserve Statistical Release entitled "Selected Interest Rates (G, 13)" ("the Monthly Yields"). The Twelve-Month Average is determined by adding together the Monthly Yields for the most recently available twelve months and dividing by 12.

The most recent Index figure available as of 15 days before each interest rate Change Date is called the "Current Index". If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding Two & Seven-Tenths percentage points 2.700 % ("Margin") to the Current Index. The Note Holder will then round the result of this addition to the nearest one-thousandth of one percentage point (0.001%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date. In the event a new Index is selected, pursuant to paragraph 4(B), a new Margin will be determined. The new Margin will be the difference between the average of the old Index for the most recent three year period which ends on the last date the Index was available plus the Margin on the last date the old Index was available and the average of the new Index for the most recent three year period which ends on that date (or if not available for such three year period, for such time as it is available). This difference will be rounded to the next higher 1/8 of 1%.

(D) Interest Rate Limit

My interest rate will never be greater than Ten & Ninety-Five-Hundredths percentage points 10.950 % ("Cap"), except that following any sale or transfer of the property which secures repayment of this Note after the first interest rate Change Date, the maximum interest rate will be the higher of the Cap or 5 percentage points greater than the interest rate in effect at the time of such sale or transfer.

(E) Payment Change Dates

Effective every year commencing December 1, 2000, and on the same date each twelfth month thereafter ("Payment Change Date"), the Note Holder will determine the amount of the monthly payment that would be sufficient to repay the projected principal balance I am expected to owe as of the Payment Change Date in full on the maturity date at the interest rate in effect 45 days prior to the Payment Change Date in substantially equal payments. The result of this calculation is the new amount of my monthly payment, subject to Section 4(F) below, and I will make payments in the new amount until the next Payment Change Date unless my payments are changed earlier under Section 4(H) of this Note.

(F) Monthly Payment Limitations

Unless Section 4(H) and 4(I) below apply, the amount of my new monthly payment, beginning with a Payment Change Date, will be limited to 7 1/2% more or less than the amount I have been paying.

(G) Changes in My Unpaid Principal Due to Negative Amortization or Accelerated Amortization

Since my payment amount changes less frequently than the interest rate and since the monthly payment is subject to the payment limitations described in Section 4(F), my monthly

1306

03-2324-003314414-8

payment could be less or greater than the amount of the interest portion of the monthly payment that would be sufficient to repay the unpaid principal I owe at the monthly payment date in full on the maturity date in substantially equal payments. For each month that the monthly payment is less than the interest portion, the Note Holder will subtract the monthly payment from the amount of the interest portion and will add the difference to my unpaid principal, and interest will accrue on the amount of this difference at the current interest rate. For each month that the monthly payment is greater than the interest portion, the Note Holder will apply the excess towards a principal reduction of the Note.

(H) Limit on My Unpaid Principal; Increased Monthly Payment

My unpaid principal can never exceed a maximum amount equal to 125% of the principal amount original borrowed. In the event my unpaid principal would otherwise exceed that 125% limitation, I will begin paying a new monthly payment until the next Payment Change Date notwithstanding the 7 1/2% annual payment increase limitation. The new monthly payment will be an amount which would be sufficient to repay my then unpaid principal in full on the maturity date at my interest rate in effect the month prior to the payment due date in substantially equal payments.

(I) Required Full Monthly Payment

On the FIFTH anniversary of the due date of the first monthly payment, and on that same day every FIFTH year thereafter, the monthly payment will be adjusted without regard to the payment cap limitation in Section 4(F).

(J) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

(K) Failure to Make Adjustments

If for any reason Note Holder fails to make an adjustment to the interest rate or payment amount as described in this Note, regardless of any notice requirement, I agree that Note Holder may, upon discovery of such failure, then make the adjustment as if they had been made on time. I also agree not to hold Note Holder responsible for any damages to me which may result from Note Holder's failure to make the adjustment and to let the Note Holder, at its option, apply any excess monies which I may have paid to partial prepayment of unpaid Principal.

5. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment". When I make a prepayment, I will tell the Note Holder in writing that I am doing so.

I may make a full prepayment or partial prepayments without paying any prepayment charge. The Note Holder will apply all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no changes in the due dates of my monthly payments unless the Note Holder agrees in writing to those changes. My partial prepayment may have the effect of reducing the amount of my monthly payments, but only after the first Payment Change Date following my partial prepayment. However, any reduction due to my partial prepayment may be offset by an interest rate increase.

6. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then; (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the principal I owe under this Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment.

Miscellaneous Fees: I understand that the Note Holder will also charge a return item charge in the event a payment that I make in connection with repayment of this loan is not honored by the financial institution on which it is drawn. The current fee is \$ 15.00. Lender reserves the right to change the fee from time to time without notice except as may be required by law.

03-2324-003314414-8

7. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once of each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of principal which has not been paid and all the interest that I owe on that amount. That date must be at least 10 days after the date on which the notice is delivered or mailed to me (or, if the Federal National Mortgage Association or the Federal Home Loan Mortgage Corporation buys all or part of Lender's rights under the Security Instrument, in which case the notice will specify a date, not less than 30 days from the date the notice is given the Borrower).

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note, whether or not a lawsuit is brought, to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety, or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety, or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

10. WAIVERS

I and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

03-2324-003314414-8

11. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

Transfer of the Property or a Beneficial Interest in Borrower.

If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument. Lender also shall not exercise this option if: (a) the request to assume is made after one year following recordation of the Deed of Trust, (b) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (c) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument or other obligations related to the Note or other loan document is acceptable to Lender, (d) Assuming party executes Assumption Agreement acceptable to Lender at its sole choice and discretion, which Agreement may include an increase to Cap as set forth below and (e) payment of Assumption Fee if requested by Lender.

To the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption and Lender may increase the maximum rate limit to the higher of the Cap or 5 percentage points greater than the interest rate in effect at the time of the transfer. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender has entered into a written Assumption Agreement with transferee and formally releases Borrower.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

12. MISCELLANEOUS PROVISIONS

In the event the Note Holder at any time discovers that this Note or the Security Instrument or any other document related to this loan, called collectively the "Loan Documents," contains an error which was caused by a clerical or ministerial mistake, calculation error, computer error, printing error or similar error (collectively "Errors"), I agree, upon notice from the Note Holder, to reexecute any Loan Documents that are necessary to correct any such Errors and I also agree that I will not hold the Note Holder responsible for any damage to me which may result from any such Errors.

If any of the Loan Documents are lost, stolen, mutilated or destroyed and the Note Holder delivers to me an indemnification in my favor, signed by the Note Holder, then I will sign and deliver to the Note Holder a Loan Document identical in form and content which will have the effect of the original for all purposes.


03-2324-003314414-8

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

x 
AMI ESKANOS

Pay to the order of

Without Recourse
Washington Mutual Bank, FA


Cynthia A. Riley, Vice President



NOTE ADDENDUM
Borrower's Payments Before They are Due
(Prepayment Fee Clause)

03-2324-003314414-8

This Note Addendum is made this 28th day of October, 1999 and is incorporated into and shall be deemed to amend and supplement the Note made by the undersigned (the "Borrower") in favor of Washington Mutual Bank, FA (the "Lender") and dated as of even date herewith (the "Note").

This Note Addendum amends the provision in the Note regarding the Borrower's right to prepay as follows:

BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal before they are due. Any payment of principal only is known as a "prepayment." A prepayment of only part of the unpaid principal is known as a "partial prepayment."

If I make a full prepayment at any time during the first Three years of the loan, I may be charged a fee as follows:

If Noteholder receives a prepayment on or before the first anniversary of the date of the first payment due date of the Note, the Prepayment Fee shall be equal to Three percent (3.000 %) of the original loan amount. If Noteholder receives prepayment after the first anniversary but on or before the Second anniversary of the first payment due date of the Note, the prepayment fee shall be Two percent (2.000 %) of the original loan amount. If Noteholder receives prepayment after the second anniversary but on or before the Third anniversary of the first payment due date of the Note, the prepayment fee shall be One percent (1.000 %) of the original loan amount. Thereafter, prepayment of the Note shall be permitted without any Prepayment Fee.

The Prepayment Fee shall be payable upon a full prepayment, voluntary or involuntary, including but not limited to a prepayment resulting from Noteholder's permitted acceleration of the balance due on the Note. Notwithstanding the foregoing, nothing herein shall restrict my right to prepay at anytime without penalty accrued but unpaid interest that has been added to Principal.

When I make a full or partial prepayment I will notify the Noteholder in writing that I am doing so. Any partial prepayment of principal shall be applied to interest accrued on the amount prepaid and then to the principal balance of the Note which shall not reduce the amount of monthly installments of principal and interest (until reamortized as set forth in the Note at the next Payment Change Date) nor relieve me of the obligation to make the installments each and every month until the Note is paid in full. Partial prepayments shall have no effect upon the due dates or the amounts of my monthly payments unless the Noteholder agrees in writing to such changes.

By signing below, borrower accepts and agrees to the terms and covenants contained in this Note Addendum.

x 
AMI EKANOS

1311

Return to
Prestige Title & Research Co.
6261 N.W. 6th Way #202
Fort Lauderdale, FL 33309

OFF. 1884561093
REC.

99R557843 1999 NOV 01 13:15

THIS MORTGAGE PREPARED BY
MELISSA SILVA

FOR:

Washington Mutual Bank, FA
C/O DATA PLEX
12691 PALA DRIVE - MS156DPCA
GARDEN GROVE, CA 92641

DOCSTPMTG 1,274.00 INTNG 728.00
HARVEY RUVIN, CLERK DADE COUNTY, FL

SPACE ABOVE THIS LINE FOR RECORDING DATA

Prestige Title & Research Company, Inc. 9912-1838488



MORTGAGE

LOAN NO. 03-2324-003314414-8

THIS MORTGAGE ("Security Instrument") is given on October 28, 1999
The mortgagor is Ami Eskanos, a married woman, joined by her husband Barry Eskanos

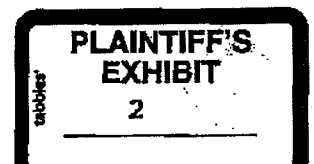
("Borrower"), whose address is 3122 PINETREE DRIVE
MIAMI BEACH, FL 33140. This Security Instrument is given to
Washington Mutual Bank, FA which
is organized and existing under the laws of USA, and whose address is
400 East Main Street Stockton, CA 95290 ("Lender"). Borrower
owes Lender the principal sum of Three Hundred Sixty-Four Thousand & 00/100

Dollars (U.S. 364,000.00). This debt is evidenced by Borrower's note dated the same
date as this Security Instrument ("Note"), which provides for monthly payments, with the full
debt, if not paid earlier, due and payable on November 1, 2029. This Security
Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with
interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other
sums, with interest, advanced under Paragraph 7 to protect the security of this Security
Instrument; and (c) the performance of Borrower's covenants and agreements under this
Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and
convey to Lender the following described property located in Dade
County, Florida:

Lot 3, Block 44, Orchard Subdivision No. 1, according to the Plat thereof,
as recorded in Plat Book 6, Page 111, of the Public Records of Dade County,
Florida.

which has the address of 3122 PINETREE DRIVE
MIAMI BEACH Florida 33140 ("Property Address");

FLORIDA - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3010 9/90



1313

OFF. 1884501094
REG. 1884501094

LOAN NO- 03-2324-003314414-8

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of Paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay

Borrower Initials

ARL BR

OFF.
REC. 1884501095

LOAN NO. 03-2324-003314414-8

Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under Paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under Paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under Paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in Paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with Paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Borrower Initials



1315

OFF.
REC. 1884581096

LOAN NO. 03-2324-003314414-8

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in Paragraphs 1 and 2 or change the amount of the payments. If under Paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in Paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this Paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this Paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate

Borrower Initials

[Signature]

OFF- 1884501097
REC.

LOAN NO. 03-2324-003314414-8

and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. **Mortgage Insurance.** If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. **Inspection.** Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

10. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in Paragraphs 1 and 2 or change the amount of such payments.

11. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the

Borrower Initials

[Handwritten initials]

OFF.
REC. 1884501098

LOAN NO. 03-2324-003314414-8

liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of Paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If

Borrower Initials

[Signature]

OFF. 1884581099
REC.

LOAN NO. 03-2324-003314414-8

Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with Paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this Paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this Paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not

Borrower Initials



OFF. REC. 1884561100

LOAN NO. 03-2324-003314414-8

prior to acceleration under Paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument to Borrower. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under applicable law.

23. Attorneys' Fees. As used in this Security Instrument and the Note, "attorneys' fees" shall include any attorneys' fees awarded by an appellate court.

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable line(s)].

- | | | |
|---|---|---|
| <input checked="" type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> 1-4 Family Rider |
| <input type="checkbox"/> Graduated Payment Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Rate Improvement Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Other(s) [specify] | | |

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Borrower Initials

APR 13

OFF. REC. 1884561101

LOAN NO. 03-2324-003314414-8

X *[Signature]*
AMI ESKANOS

X *[Signature]*
BARRY ESKANOS

_____[Specs Below This Line for Acknowledgment]_____

STATE OF FLORIDA
COUNTY OF Dade

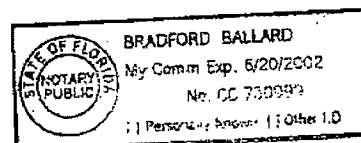
The foregoing instrument was acknowledged before me this 28th day of October, 1999
by AMI ESKANOS DO BARRY ESKANOS, her husband
who is personally known to me or has produced FL Drivers License
as identification.

My Commission expires:

[Signature]
(Signature of person taking acknowledgment)

BRAD BALLARD
(Name of acknowledger typed, printed or stamped)

(Notary Rubber/Raised Stamp Seal)



OFF. REC. 18845761102



ADJUSTABLE RATE RIDER
(12-MTA Index - Payment and Rate Caps)

03-2324-003314414-8

THIS ADJUSTABLE RATE RIDER is made this 28th day of October, 1999, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to Washington Mutual Bank, FA (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

3122 PINETREE DRIVE, MIAMI BEACH, FL 33140
(Property Address)

THIS RIDER CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. MY MONTHLY PAYMENT INCREASES WILL HAVE LIMITS WHICH COULD RESULT IN THE PRINCIPAL AMOUNT I MUST REPAY BEING LARGER THAN THE AMOUNT I ORIGINALLY BORROWED, BUT NOT MORE THAN 125% OF THE ORIGINAL AMOUNT (OR \$ 455,000.00). MY INTEREST RATE CAN NEVER EXCEED THE LIMIT STATED IN THE NOTE AND RIDER. A BALLOON PAYMENT MAY BE DUE AT MATURITY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

Interest will be charged on unpaid principal until the full amount of principal has been paid. I will pay interest at a yearly rate of 3.450 %. The interest rate I will pay will change in accordance with Section 4 of the Note.

Section 4 of the Note provides for changes in the interest rate and the monthly payments as follows:

OFF. REC. 1884561103

03-2324-003314414-8

"4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may further change on the 1st day of December, 1999, and on that day every month thereafter. Each date on which my interest rate could change is called a "Change Date".

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the Twelve-Month Average, determined as set forth below, of the annual yields on actively traded United States Treasury Securities adjusted to a constant maturity of one year as published by the Federal Reserve Board in the Federal Reserve Statistical Release entitled "Selected Interest Rates (G.13)" (the "Monthly Yields"). The Twelve-Month Average is determined by adding together the Monthly Yields for the most recently available twelve months and dividing by 12.

The most recent Index figure available as of the date 15 days before each Change Date is called the "Current Index".

If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Interest Rate Change

Before each Change Date, the Note Holder will calculate my new interest rate by adding Two & Seven-Tenths percentage points 2.700 % ("Margin") to the Current Index. The Note Holder will then round the result of this addition to the nearest one thousandth of one percentage point (0.001%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date. In the event a new Index is selected, pursuant to paragraph 4(B), a new Margin will be determined. The new Margin will be the difference between the average of the old Index for the most recent three year period which ends on the last date the Index was available plus the Margin on the last date the old Index was available and the average of the new index for the most recent three year period which ends on that date (or if not available for such three year period, for such time as it is available). The difference will be rounded to the next higher 1/8 of 1%.

OFF. REC. 1884581104

03-2324-003314414-8

(D) Interest Rate Limit

My interest rate will never be greater than 10.950 % ("Cap"), except that following any sale or transfer of the property which secures repayment of this Note after the first interest rate Change Date, the maximum interest rate will be the higher of the Cap or 5 percentage points greater than the interest rate in effect at the time of such sale or transfer.

(E) Payment Change Dates

Effective every year commencing December 1, 2000, and on the same date each twelfth month thereafter ("Payment Change Date"), the Note Holder will determine the amount of the monthly payment that would be sufficient to repay the projected principal balance I am expected to owe as of the Payment Change Date in full on the maturity date at the interest rate in effect 45 days prior to the Payment Change Date in substantially equal payments. The result of this calculation is the new amount of my monthly payment, subject to Section 4(F) below, and I will make payments in the new amount until the next Payment Change Date unless my payments are changed earlier under Section 4(H) of the Note.

(F) Monthly Payment Limitations

Unless Section 4(H) and 4(I) below apply, the amount of my new monthly payment, beginning with a Payment Change Date, will be limited to 7 1/2% more or less than the amount I have been paying.

(G) Changes in My Unpaid Principal Due to Negative Amortization or Accelerated Amortization

Since my payment amount changes less frequently than the interest rate and since the monthly payment is subject to the payment limitations described in Section 4(F), my monthly payment could be less or greater than the amount of the interest portion of the monthly payment that would be sufficient to repay the unpaid principal I owe at the monthly payment date in full on the maturity date in substantially equal payments. For each month that the monthly payment is less than the interest portion, the Note Holder will subtract the monthly payment from the amount of the interest portion and will add the difference to my unpaid principal, and interest will accrue on the amount of this difference at the current interest rate. For each month that the monthly payment is greater than the interest portion, the Note Holder will apply the excess towards a principal reduction of the Note.

(H) Limit on My Unpaid Principal; Increased Monthly Payment

My unpaid principal can never exceed a maximum amount equal to 125% of the principal amount original borrowed. In the event my unpaid principal would otherwise

OFF. 1884571105
REC.

03-2324-003314414-8

exceed that 125% limitation, I will begin paying a new monthly payment until the next Payment Change Date notwithstanding the 7 1/2% annual payment increase limitation. The new monthly payment will be an amount which would be sufficient to repay my then unpaid principal in full on the maturity date at my interest rate in effect the month prior to the payment due date in substantially equal payments.

(I) Required Full Monthly Payment

On the FIFTH anniversary of the due date of the first monthly payment, and on that same day every FIFTH year thereafter, the monthly payment will be adjusted without regard to the payment cap limitation in Section 4(F).

(J) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any questions I may have regarding the notice.

(K) Failure to Make Adjustments

If for any reason Note Holder fails to make an adjustment to the interest rate or payment amount as described in this Note, regardless of any notice requirement, I agree that Note Holder may, upon discovery of such failure, then make the adjustment as if they had been made on time. I also agree not to hold Note Holder responsible for any damages to me which may result from Note Holder's failure to make the adjustment and to let the Note Holder, at its option, apply any excess monies which I may have paid to partial prepayment of unpaid "Principal."

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Covenant 17 of the Security Instrument is amended to read as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument. Lender also shall not

OFF. 1884571 106
REC.

03-2324-003314414-8

exercise this option if: (a) the request to assume is made after one year following recordation of the Deed of Trust, (b) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; (c) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Agreement or other obligations related to the Note or other loan document is acceptable to Lender, (d) Assuming party executes Assumption Agreement acceptable to Lender at its sole choice and discretion, which Agreement may include an increase to Cap as set forth below and (e) payment of Assumption Fee if requested by Lender.

To the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption, and Lender may increase the maximum interest rate limit to the higher of the Cap or 5 percentage points greater than the interest rate in effect at the time of the transfer. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender has entered into a written assumption agreement with transferee and formally releases Borrower.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

OFF. REC. 18845N1107

03-2324-003314414-8

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider. Borrower agrees to execute any document necessary to reform this Agreement to accurately reflect the terms of the Agreement between Borrower and Beneficiary or if the original Note, Trust Deed or other document is lost, mutilated or destroyed.

X 
AMI ESKANOS

X 
BARRY ESKANOS

RECORDED IN OFFICIAL RECORDS BOOK
OF DADE COUNTY, FLORIDA.
RECORD VERIFIED
HARVEY RUVIN
CLERK CIRCUIT COURT

ICCSFICH-156

WASHINGTON MUTUAL
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 05/01/03 THRU 07/31/05

08/07/05
PAGE 145096

LOAN NUMBER	MORTGAGOR NAME	ADDRESS CITY	ST	ZIP	ORIG AMT PRIN BAL	INT RATE TOTAL PMT	LOAN TYPE AGE
----------------	-------------------	-----------------	----	-----	----------------------	-----------------------	------------------

REDACTED

REDACTED

WAMU-00173

LOAN NUMBER	MORTGAGOR NAME	ADDRESS CITY	ST	ZIP	ORIG AMT PRIN BAL	INT RATE TOTAL PMT	LOAN TYPE AGE
0033144148	AMI ESKANOS	3122 PINETREE DR MIAMI BEACH	FL	33140	364000.00 0.00	4.16300 5050.80	13-ACONV, RES ARM 05Y 10M

ENTRY TYPE	DATE	USER	LTR ID/ CMT CODE	ACTIVITY DESCRIPTION
LOG	06/27/05	U2H		FRWDED CK#2656 AMT 3127.51 TO LITTON LOAN SERVING
LOG	06/13/05	QQ#		AT ADDRS IN PREV NOTES VIA FEDX #850897256591/NB
LOG	05/25/05	U2H		VIEWED CHK#2656 \$3127.51 ONLINE. SERVICE TRANSFER REJECTED TO BE SENT TO MKE.
LOG	05/17/05	\$V6		FRWD CK# 2652 TO LITTON LOAN SERVING LP, 4828 LOOP CENTRAL DR, HOUSTON, TX 77081 VIA FEDX #850897256010/NB

REDACTED

LOG	05/11/05	\$S1		047 - RESPA/SHORT YEAR HISTOR050504
LET	05/05/05	CPI	XR002	SERVICING TRANSFERRED
FOR	05/03/05	\$W7	REMOVE	DELQ CALL TRANSFERRED TO COLLECTIONS
LOG	04/28/05	DGH	DLQXR	CUSTOMER UPSET THAT HIS CALLS KEPT GETTING DISCONN
				ECTED. CALLED FORECLOSURE AND REMAINED ON LINE UNT
LOG	04/28/05	\$1X	DLQXR	IL I REACH MARCUS IN FORECLOSURE.
LOG	04/28/05	\$1X	DLQXR	DELQ CALL TRANSFERRED TO COLLECTIONS
LOG	04/28/05	\$1X	FORXR	MR LITON -(U205549)
				DELQ CALL TRANSFERRED TO COLLECTIONS
				MR LITON -(U205549)
				DELQ CALL TRANSFERRED TO FORECLOSURE

PLAINTIFF'S
EXHIBIT

3

1329

ICCSFICH-156

W A S H I N G T O N M U T U A L

COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 05/01/03 THRU 07/31/05

08/07/05
PAGE 145097

0033144148

LOG	DATE	TIME	DESCRIPTION	STATUS	REMARKS
LOG	04/28/05	\$0M			CUST HUNG UP WHILE GIVING HIM THE MR LITTONS NAME AND PHONE NUMBER -(0203308)
LOG	04/28/05	\$1X	FORXR		***MORTG DISCONNECTED THE CALL EHILE I WAS SPEAKIN G TO OUR ATTYN'S. THE MORTG HAS ORDERED R/I FIGS 3 TIMES IN THE MONTH OF APRIL AND HE HAS NOT GOTTE N ONE REQUEST. SPOKE TO THE ATTYN'S AND WAS TOLD T HE PROBLEM IS THAT THERE WAS A SERVICE TRANSFER TO LITTON AND THEY DO NOT HAVE THE FILE THEREFORE SHAP AND FISHMAN CANNOT SEND OUT THE FIGS. IF MORT G CALLS BACK HE WILL HAVE TO SPEAK TO LITTON CUST SERVICE AT 800-247-9727 TO FIND OUT WHEN THEY WILL BE UPDATING HIS FILE SO THEY CAN WORK W/THE ATTN DELQ CALL TRANSFERRED TO FORECLOSURE
LOG	04/28/05	\$1X	FORXR		CUSTOMER CALLED IN WONDERING ABOUT A REINSTATEMENT LETTER HE WAS SUPPOSED TO HAVE FAXED TO HIM LAST WEEK. -(0208639)
LOG	04/28/05	\$1X	FORXR		DELQ CALL TRANSFERRED TO FORECLOSURE
LOG	04/28/05	\$MR			CUSTOMER CALLED IN WONDERING ABOUT A REINSTATEMENT LETTER HE WAS SUPPOSED TO HAVE FAXED TO HIM LAST WEEK. -(0208639)
LOG	04/28/05	DD5			ADV TO CONTACT NEW LOAN SERVICER & PROVIDED PH#
LOG	04/25/05	\$1			DELQ CUST CALLED RE DELINQUENCY DOCUMENTED DLQI ORD DMD LTR
LOG	04/21/05	\$OM			MORTG CALLED TO CHECK ON STATUS OF R/I FIGS
LOG	04/21/05	\$1X	FORXR		DELQ CALL TRANSFERRED TO FORECLOSURE
LOG	04/20/05	\$WS			H/O CALLING ABOUT REINSTMT FEE -(0194526) PER EM FROM ATTY
LOG	04/19/05	\$W5			TOTAL FEES AND COSTS \$2,370.58 MINUS AMT. INVOICED NOT YET PAID \$2,061.75 OUTSTANDING \$ 308.83
LOG	04/19/05	PGA			***SERVICE RELEASED TO LITTON LOAN SERVICING*** ***** EM TO ATTY FOR F/C G/T 5-4-05 REIN REQUEST RECEIVED FROM AMI ESKANOS PEGA CASE # : 6267-19APR05
LOG	04/19/05	(VR			IVR ORDERED STATEMENT VIA PEGA
COL	04/19/05	***			ORIGINAL OWNER CONDITION ON 041505 FNFS
LOG	04/07/05	PGA			REIN REQUEST RECEIVED FROM AMI ESKANOS PEGA CASE # : 2424007APR05
LOG	04/07/05	(VR			IVR ORDERED STATEMENT VIA PEGA
LOG	04/04/05	PGA			REIN REQUEST RECEIVED FROM AMI ESKANOS PEGA CASE # : 2001504APR05
LOG	04/04/05	(VR			IVR ORDERED STATEMENT VIA PEGA
COL	04/04/05	***			SCORE 384 040205 AGT EFRG DAYS DEL 185 RISK B
COL	03/29/05	***			ORIGINAL OWNER CONDITION ON 032605 FNFS
LET	03/27/05	SYS			007 - PRIVACY BAR MATCH 01/26/05
COL	03/25/05	BQS			SUSP \$ PROCES
LOG	03/25/05	6F9			CLOSE DOCREF TASK FILE RELEASED TO SCOTT BLEDSOE .FOR NPA 11 SALE.TRK#643605204395.ROZ SHAMIS.
TSK	03/25/05	6F9			FOR - DOCS NEEDED FOR REFERRAL
TSK	03/25/05	BQS			CSF - COLLECTION SUSPENSE REQUEST
COL	03/24/05	GEU			FC FILE SNT 2 ATTY
TSK	03/24/05	GEU			CSF - COLLECTION SUSPENSE REQUEST
FOR	03/24/05	GEU			ACTIVE FORECLOSURE

WAMU-00174

1330

ICCSFICH-156

W A S H I N G T O N M U T U A L
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 05/01/03 THRU 07/31/05

08/07/05
PAGE 145098

0033144148

TSK	DATE	GEU	OPENED	FOR - DOCS NEEDED FOR REFERRAL
COL	03/24/05	GEU	OPENED	FOR - DOCS NEEDED FOR REFERRAL
COL	03/23/05	EAL		LEFT MSG TO CALL
COL	03/23/05	BBU		FC APRVD BY MGMT
COL	03/23/05	C20		FILE 2 MGR 4 FC OK
COL	03/22/05	FTQ		LEFT MSG/ANS MACH
TSK	03/22/05	38J	CLOSED	TRE - 1ST AM DEFAULT LN SALE
COL	03/21/05	EAL		LEFT MSG/ANS MACH
COL	03/21/05	EAL		NO ANSWER
COL	03/19/05	DAV		OC HOME-LEFT MSG.
COL	03/18/05	BBU		OC HOME-LEFT MSG.
COL	03/18/05	LOS		PER S-SPREWER NO RESPONSE RECEIVED FROM CUST.
COL	03/17/05	CG\$		OK TO PROCEED WITH FC.
TSK	03/17/05	AGA		CALLED HOME LEFT MSG TO CALL
TSK	03/17/05	KOR	OPENED	TRE - 1ST AM DEFAULT LN SALE
COL	03/16/05	EAL	CLOSED	CSR - RED ALERT
COL	03/16/05	KZ6		CALLED HOME LEFT MSG TO CALL
COL	03/16/05	***		SUSP NO POST
COL	03/15/05	CG\$		SCORE 395 031605 AGT E90N DAYS DEL 166 RISK A
COL	03/12/05	DAV		CALLED HOME LEFT MSG TO CALL
COL	03/10/05	AGO		OC HOME-LEFT MSG.
COL	03/09/05	AGO		NO ANSWER
COL	03/08/05	CG\$		CALLED HOME LEFT MSG/ANS MACH
COL	03/08/05	LOS		CALLED HOME LEFT MSG TO CALL
COL	03/08/05	LOS		PFC-REV AGAIN NEEDS DEMAND LTR
COL	03/07/05	AYV		RA 3/23/05. DEMAND NOT EXP
TSK	03/07/05	JVV	OPENED	CALLED HOME LEFT MSG/ANS MACH
TSK	03/07/05	JVV	CLOSED	CSR - MONITOR RESEARCH FOLLOW-UP
TSK	03/07/05	KOR	CLOSED	CSR - RED ALERT
TSK	03/07/05	KOR	REOPEN	CSR - MONITOR RESEARCH FOLLOW-UP
COL	03/05/05	DAV		OC HOME-LEFT MSG.
COL	03/04/05	N50		LEFT MSG/ANS MACH
COL	03/04/05	N50		NO ANSWER
COL	03/03/05	FTQ		LEFT MSG/ANS MACH
COL	03/03/05	***		SCORE 395 030305 AGT E90N DAYS DEL 153 RISK A
COL	03/02/05	CG\$		NO ANSWER
COL	03/01/05	LE2		CALLED HOME LEFT MSG TO CALL
LOG	02/28/05	KOR		SENT LETTER TO BE SCANNED TO IMAGE WEB
LOG	02/28/05	KOR		SENT LETTER TO MAIL ADDRESS ASKING FOR PROOF OF IN
				S COV IF NOT RECEIVED IN 10 DAYS FROM DATE OF LETTE
				ER F/C PROCEEDINGS MAY BE STARTED
				CALLED HOME NO LISTING
				OC HOME-LEFT MSG.
				PFC-REV AGAIN PMT/ESCROW DISPUTE
				RA 3/7/05. OPENED A RDAIT TSK TO HAVE A LTR SENT T
				O CUST REQUESTING PROOF OF INS.
				CALLED HOME LEFT MSG TO CALL
				CSR - RED ALERT
				CALLED HOME LEFT MSG/ANS MACH
				REJ/NEED TO SEND LETTER TO MTRC TO REQUEST DOCUMENT
				ACTION REQUIRED TO SETTLE INSURANCE ISSUE
				001 - DEMAND 02/16/05
				POSTED SUSP TO ESCROW PER COLSUS TASK
				SCORE 396 021605 AGT E90N DAYS DEL 138 RISK A

WAMU-00175

1331

08/07/05
PAGE 145099

TSK	02/16/05	K26	CLOSED
-----	----------	-----	--------

WAMU-00176

1332

10033144148

W A S H I N G T O N M U T U A L
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 05/01/03 THRU 07/31/05

08/07/05
PAGE 145100

COL	01/11/05	BW5
COL	01/11/05	BW5
COL	01/11/05	BW5
COL	01/11/05	BW5
COL	01/11/05	BW5
COL	01/11/05	C4Y
COL	01/10/05	BW5
LET	01/10/05	BW5
COL	01/07/05	DAV
COL	01/06/05	BXP
COL	01/06/05	LOS
LOG	01/05/05	3IL

ADVISED MR ACCT DELQ SD THT FOREPLACED INS WS PLACE
D ON LOAN IN ERROR WHICH WE SHLD NT HVE CHARGED WNT
S TO BE REIMBURSED FOR THE YEARS 1999-2001 FOR THE
HUSBAND UPSET LOAN HVE NT BEEN CORRECTED FOR HAZ IN
S SD WE ARE STILL BILLING HIM FOR WRG AMT
OWNER OCCUPIED

EDUCATED BORR
CALLD HOME VRFD HP/HP/SS# SERVING PROBLEMS
REQ BPO ORDER #77864
CALLD HOME LEFT MSG/ANS MACH
012 - No Number-Contact Office
OC HOME-LEFT MSG.
CALLD HOME LEFT MSG TO CALL

CL899

QSMFLW

REDACTED

SCORE 379 010505 AGT E90N DAYS DEL 157 RISK B
TRIED TO UPDATE FINA HARRY DECLINED.
SPOKE W BARRY B1 HUSBAND
RFD (FORCED INS WHICH CAUSE PYMNT TO INCREASE,
PAYMENT DISPUTE

OWNER OCC
S/W OTHER
A00 - AMI ESKANOS

YE104

CALLD HOME HOME #H/U ON HOLD
LEFT MSG TO CALL
OC HOME-LEFT MSG.
CALLD HOME LEFT MSG TO CALL
CALLD HOME LEFT MSG TO CALL
CALLD HOME LEFT MSG TO CALL
CALLD HOME LEFT MSG TO CALL
SUSP NO POST

CALLD HOME LEFT MSG TO CALL
ORIGINAL OWNER CONDITION ON 121404 FNFS
ORIGINAL OWNER CONDITION ON 121404 FNFS

CALLD HOME NO ANSWER
CALLD HOME LEFT MSG TO CALL
SCORE 383 121504 AGT E90N DAYS DEL 136 RISK B
CALLD HOME LEFT MSG TO CALL

H2500

001 - Deficiency Policy 12/13/04
CALLD HOME LEFT MSG/ANS MACH
CALLD HOME LEFT MSG/ANS MACH
CALLD HOME NO ANSWER
CALLD HOME LEFT MSG/ANS MACH
SCORE 383 120404 AGT E90N DAYS DEL 125 RISK B
CALLO HOME LEFT MSG/ANS MACH

REDACTED

QSMFLW

LOG 12/02/04 3IL

JCCSFICH-156

WASHINGTON MUTUAL
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 05/01/03 THRU 07/31/05

08/07/05
PAGE 145101

0033144148

REDACTED

LOG	12/02/04	31L	CEXLAS
COL	12/02/04	LOS	CUSTOMER SERVICE EXECUTIVE LETTER / RESPONSE SENT MAILED AND FAXED (720-528-8154) LTR TO CUST'S ATTY DANNY ESKANOS (719-749-2790) ADVSG THAT ACCT DUE FOR 8/04-12/04 PYMTS TOTALING 26419.91. ENCLOSED HISTORIES FOR 1999-2004 AND ROSTED CUST FAX LIST OF PYMTS SHE MADE TO ME. LIST SHOULD INCLUDE DTD CK WRITTEN, CK NUMBER, AND AMT OF CK. FOR ALL MISSING PYMT ADVD THAT I WOULD NEED F-B COPY OF CK TO CONTINUE RSCH. WAMU REIMB CK COPY FEE. TMOSEY ERC XMKE 6543...

REDACTED

COL	12/01/04	LOS	PFC-REV AGAIN PMT/ESCROW DISPUTE
COL	12/01/04	LOS	RA 1206. EM TO ERC TO VERIFY IF THERE IS A RESEARCH STILL ONGOING.
COL	12/01/04	JYA	CALLD HOME NO ANSWER
COL	11/30/04	DGK	LEFT MSG/ANS MACH
COL	11/27/04	DAV	OC HOME-LEFT MSG.
COL	11/26/04	LHK	CALLD HOME NO ANSWER
COL	11/24/04	LHK	CALLD HOME NO ANSWER
COL	11/23/04	LHK	CALLD HOME NO ANSWER
COL	11/17/04	BIW	BRWR1 IS DISPUTING MORT, THEY SAID THEY HAVE HAD IN S ON HOME, WAITING FOR MICHEELE TO CB, IN DEC CLD BY OTHER UNABLE TO COMMIT SERVICING PROBLEMS
COL	11/17/04	BIW	CALLD HOME
COL	11/17/04	BIW	CALLD HOME
COL	11/17/04	BIW	CALLD HOME
LET	11/17/04	CPI	003 - Workout App Cover Ltr R041116
COL	11/16/04	LE2	LEFT MSG/ANS MACH
COL	11/16/04	***	SCORE 389 111604 AGT E90N DAYS DEL 107 RISK B
COL	11/16/04	***	LM803 Workout App Cover Ltr LETTER SENT
COL	11/16/04	***	ORIGINAL OWNER CONDITION ON 082804 ENFS
COL	11/13/04	DAV	NO ANSWER
COL	11/12/04	DAV	OC HOME-LEFT MSG.
LOG	11/12/04	31L	***ERC***
COL	11/10/04	LGS	REORDERED NOTES. TMOSEY ERC XMKE 6543...
LET	11/09/04	#S9	CALLD HOME LEFT MSG TO CALL
COL	11/08/04	C4Y	014 - 2nd notice-insufficient covera R/A 12/1
COL	11/05/04	***	WHEN D/L EXPIRES
LET	11/05/04	CPI	SCORE 389 110504 AGT E90N DAYS DEL 096 RISK B
COL	11/04/04	KQY	001 - DEMAND 11/04/04
COL	11/04/04	KQY	CALLD HOME DISAGREE W/AMT DUE
COL	11/03/04	AGK	SPK.W BARRY....DISPUTING MONTHLY PYMT...ALREADY FAX OVER PROOF OF INS...WHILE RESEARCHING FILE ..H/O
COL	11/02/04	DAV	HUNG UP
COL	10/27/04	BWI	CALLD HOME NO ANSWER
COL	10/27/04	BWI	OC HOME-LEFT MSG.
COL	10/27/04	BWI	S/W OTHER DISAGREE W/AMT DUE
COL	10/27/04	BWI	HUS SD THEY ALREADY HAVE INSRNC AND WAMU HAS ADD IN SRNC AND WAMU WILL NT ACCEPT PYMT SD LAST PYMT WAS RT

WAMU-00178

1334

08/07/05
PAGE 145102

END

WAMU-00179

1335

ICC5FICH-156

W
A
S
H
I
N
G
T
O
N
M
O
N
T
P
E
R
A
T
E

WASHINGTON MUTUAL
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 05/01/03 THRU 07/31/05

08/07/05
PAGE 145103

0033144148

DATE	TIME	FROM	TO	SUBJECT	STATUS	REMARKS
10/13/04	10:13	COL	COL	CALL HOME	UNABLE TO COMMIT	
10/13/04	10:13	COL	COL	NOI EXP 11/7	NO ANSWER	
10/12/04	10:12	COL	COL	CALLD HOME	NO POST	
10/12/04	10:12	COL	COL	SUSP NO POST		
10/09/04	10:09	COL	COL	001 - DEMAND		10/07/04
10/06/04	10:06	COL	COL	020 - Notice of Insufficient Flood		
10/05/04	10:05	COL	COL	SPKE TO BORR SHE ADVISED SHE HAS HANDLED THIS		
10/05/04	10:05	COL	COL	WHO IS FAR ABOVE US THEN H/O		
10/05/04	10:05	COL	COL	CALLD HOME	UNABLE TO COMMIT	SERVICING PROBLEMS
10/04/04	10:04	COL	COL	SCORE 387	100504 AGT E90N DAYS	DEL 157 ATSK' B
09/30/04	09:30	COL	COL	CALLD HOME	LEFT MSG/ANS MACH	
09/30/04	09:30	COL	COL	PFC-REV AGAIN	PMT/ESCROW DISPUTE	
09/30/04	09:30	COL	COL	R/A 10/11		
09/30/04	09:30	COL	COL	PFC-REV AGAIN	PMT/ESCROW DISPUTE	
09/29/04	09:29	COL	COL	RA 101104	HOLDING FOR CUST RESPONSE TO LTR SENT IN	
09/20/04	09:20	COL	COL	REGARDS PVMT	DISPUTE. SEE COMMENTS.	
09/20/04	09:20	COL	COL	CSR - RED ALERT		
09/20/04	09:20	COL	COL	PFC-REV AGAIN	PMT/ESCROW DISPUTE	
09/20/04	09:20	COL	COL	OPENED RED ALERT	DUE TO MTGR DISPUTE MENTIONED BELO	
09/20/04	09:20	COL	COL	W, R/A 9-30-04		
09/20/04	09:20	COL	COL	CSR - RED ALERT		
09/15/04	09:15	COL	COL	INS SPECIALIST	HAS A CHANCE TO FIX ESCROW ACCT THAT	
09/15/04	09:15	COL	COL	MORT SAYS	THEY SHOULD NT HAVE TO PAY..MORTS HAVE AL	
09/15/04	09:15	COL	COL	-READY FAX	HOME INS COVER INFO TO H/O..PENDING RESO	
09/15/04	09:15	COL	COL	MORT HAS	HAD LOAN REFERED TO INSURANCE SPECIALIST,	
09/11/04	09:11	COL	COL	WHO IS	OUT ON MATERNITY LEAVE UNTIL 10/18..MORT	
09/09/04	09:09	COL	COL	HUSBAND	HAS REQD REFRAIN FROM COLL CLLS UNTIL	
09/09/04	09:09	COL	COL	CLD BY OTHER	UNABLE TO COMMIT	PAYMENT DISPUTE
09/09/04	09:09	COL	COL	OWNER OCC	VRFD HP/BP/SS#	
09/09/04	09:09	COL	COL	SCORE 390	091504 AGT E90N DAYS	DEL 137 RISK B
09/09/04	09:09	COL	COL	NO ANSWER		
09/09/04	09:09	COL	COL	SPK W/ MORT	HUSBAND-BARRY-SD THERE IS NO RESOLVE	
09/09/04	09:09	COL	COL	FOR FORCU	INS ON HOME LOAN-HAS ALREADY SUBMITD ALL	
09/09/04	09:09	COL	COL	HOME INS	POLICY-MORT WILL NT PAY UNTIL INS RESOLVED	
09/09/04	09:09	COL	COL	CALLD HOME		
09/09/04	09:09	COL	COL	SUSP NO POST		
09/09/04	09:09	COL	COL	SCORE 390	090704 AGT E90N DAYS	DEL 129 RISK B
09/09/04	09:09	COL	COL	H/O IRATE,	STATES THAT HIS AGT, ROB'T NAVA, DOES	
09/09/04	09:09	COL	COL	HAVE HAZ	INS ON THE PROPERTY. ADVISED H/O OF NOTS	
09/09/04	09:09	COL	COL	ABOUT FLOOD	ONLY. ADVISED H/O TO FAX DEC PAGE AND	
09/09/04	09:09	COL	COL	MTGEZ	CLAUSE TO BOTH 414/359-5610 (MICHELLE) AND	
09/09/04	09:09	COL	COL	TO 843/413-2026.		
09/09/04	09:09	COL	COL	J. ROCKE,	JAX	
09/09/04	09:09	COL	COL	HAZARD	GENERAL HAZARD INQUIRY	
09/09/04	09:09	COL	COL	MTGR HAS	INSURANCE ISSUES...TRANS TO CUST CARE	
09/09/04	09:09	COL	COL	OWNER OCC	PROMISE TO PAY	EXCESSIVE OBLIGATION
09/09/04	09:09	COL	COL	CLD OTHER	VRFD HP/BP/SS#	
09/09/04	09:09	COL	COL	SPOKE	WITH HUSBAND BARRY E	
09/09/04	09:09	COL	COL	HAZ -	INSURANCE RESEARCH ESCALATION	
09/09/04	09:09	COL	COL	ESCALATION	RECEIVED BY CUST CARE MGMT	
09/09/04	09:09	COL	COL	CALLED	INSURANCE AGENT, ROBERT NAVA'S OFFICE, PERS	
09/09/04	09:09	COL	COL	ON I	SPOKE WITH ADVISED THERE IS NO HOMEOWNERS POL	

WAMU-00180

1336

ICCSEICH-156

WASHINGTON MUTUAL
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 05/01/03 THRU 07/31/05

08/07/05
PAGE 145104

0033144148

ICY UNDER THIS NAME. THERE IS A FLOOD POLICY AND O
THER POLICES, LIFE, ETC, BUT NO HOMEOWNERS. CALLED
BORR TO LET HIM KNOW THIS, HE IS INSISTENT THAT TH
E POLICY HE HAS IS FOR FLOOD AND HAZARD. HE IS FAX
ING ANOTHER COPY OF THE POLICY. OPENED PRI/REQ TO
RESEARCH ONCE RECEIVED. SGARDNER/ICT/MORR
ESCALATION RECEIVED BY CUST CARE MGMT
MR CALLED REGARDING INSURANCE AND THE FACT THAT HE
HAS FAXED INFO TO US AND NOT CORRECTED OB/ICT MO
RRTITON

TRANS TO C/S
INQUIRE ABOUT INSURANCE ISSUE PENDING.
ASG - INSURANCE RESEARCH REQUESTED
ASG - INSURANCE RESEARCH REQUESTED
HAZ - INSURANCE RESEARCH ESCALATION
CALLD HOME LEFT MSG/ANS NACH
NOI EXP 9/18
RESEARCH REQ'D
CLD HOME #1 UNABLE TO COMMIT SERVICING PROBLEMS
TT BWR SPOUSE BARRY. STTD HAS HAZARD INSURANCE I
ISSUE PENDING. STATD THAT AMNT SHOWING IS INCORRECT
SNT PROOF TO STEPANIE FAX#414-359-5610
OWNER OCC

CLD HOME #1 VRFD HP/HP/SS# 08/19/04
001 - DEMAND LEFT MSG/ANS NACH
CLD HOME #1 NO ANSWER
003 - Workout App Cover Ltr R040816
08/13/2004 RECEIVED SIGNED CERTIFIED LETTER RECEIP
T WK ID# 0 / DCSC BACK SCAN / DCSC - CERTIFIED LET
TER RECEIPTS - GENERAL / DOC ID# 80935690
HAZARD VERIFICATION OF PAYMENT
MR CALLED IN RE: THE FPC ON HIS LOAN HE SD THAT HE
WILL JUST FAX ME OVER PROOF OF INSURANCE TO MY AT
TN SO I CAN PUT IN A REQUEST FOR A REFUND OF ALL T
HE FPC THAT WE FORCED ON THIS LOAN SO WE CAN GET H
IS PMT RE-ANALYZED -(U171681)
TRANS TO C/S
TO DISCUSS ADJUSTMENT
INS ISSUE MTGR SD THAT PYMT SHOULD BE \$3127.51
DUE TO INS ISSUE ,MTGR SD THAT HE HAS INS SPECIAL-
LIST HELPING
CLD BY OTHER VRFD HP/HP/SS#
BARRY ESKANOS BMS HUSBAND
SCORE 394 081604 AGT E90N DAYS DEL 107 RISK A
LM803 Workout App Cover Ltr LETTER SENT
CLD HOME #1 LEFT MSG/ANS NACH
HUNG UP ON MSG

CLD HOME #1 NO ANSWER
013 - Ret Chk-Partial Payment
S/W BORR #1 UNABLE TO COMMIT
MRTGER STARTED TO ARGUE THAT SHE WAS NOT GOING TO
TALK TO US ADV MS HAVE A NICE DAY
SCORE 394 080504 AGT E90N DAYS DEL 096 RISK A

LOG 08/27/04 @GC MGR0TH

COL 08/27/04 JYA
COL 08/27/04 JYA
TSK 08/27/04 @GC OPENED
TSK 08/27/04 @HY CLOSED
COL 08/27/04 JYA
COL 08/26/04 JYA
COL 08/20/04 H9S
COL 08/20/04 JYA
COL 08/20/04 JYA
COL 08/20/04 JYA

COL 08/20/04 JYA
COL 08/20/04 JYA
LET 08/20/04 CPI
COL 08/19/04 JYA
COL 08/18/04 JYA
LET 08/17/04 CPI
LOG 08/16/04 #99

LOG 08/16/04 \$1X HAZPY

COL 08/16/04 BVP
COL 08/16/04 BVP
COL 08/16/04 BVP

COL 08/16/04 BVP
COL 08/16/04 BVP
COL 08/16/04 ***
COL 08/16/04 ***
COL 08/12/04 JYA
COL 08/11/04 DAV
COL 08/11/04 JYA
COL 08/11/04 FGI
COL 08/05/04 JZM
COL 08/05/04 JZM
COL 08/05/04 ***

CA016

WAMU-00181

1337

ICCSFICH-156

WASHINGTON MUTUAL
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 05/01/03 THRU 07/31/05

08/07/05
PAGE 145105

003314148

COL	08/04/04	J2M	CLD HOME #1	LEFT MSG/ANS MACH	
COL	08/03/04	J2M	CLD HOME #1	LEFT MSG/ANS MACH	
COL	07/27/04	H37	THEM	SAID THAT HER HUB IS A ATT AND HE WILL CALL	
COL	07/27/04	H37	US BACK ON THIS		
COL	07/27/04	H37	S/W BORR #1	UNABLE TO COMMIT	EXCESSIVE OBLIGATION
COL	07/27/04	H37	MRS CALLED IN REFUS	SAID THAT SHE HAS CALLED US AN	
LOG	07/27/04	HAZIQ	D GAVE US THE INS INFO	ADV HER THAT WE HAVE CALLED	
			HER IN MAY JUNE JULY AND NEVER	CAN GET BACK WITH	
			HAZARD GENERAL HAZARD INQUIRY		
			MR. CALLED TO INQUIRE ABOUT INS.	DISPUTE, MS. STAY	
			ED THAT HER HUSBAND WOULD CONTACT US	BACK TO HANDL	
			E THE SITUATION		
			OC HOME-LEFT MSG.		
COL	07/24/04	DAV	CLD BUS #1	LEFT MSG TO CALL	
COL	07/21/04	JKF	LM803 Workout App	Cover Ltr	LETTER SENT
COL	07/21/04	***	LM W/DAD N LAW.	OC IN FLORIDA DAD IN COLORADO	
COL	07/20/04	JKF	CLD HOME #1	LEFT MSG TO CALL	
COL	07/20/04	JKF	CLD HOME #1	LEFT MSG TO CALL	
COL	07/16/04	E5Y	CLD HOME #1	LEFT MSG TO CALL	PAYMENT DISPUTE
COL	07/15/04	CG\$	SPK WITH MR WHO STATED THAT WAMU	PUT FORCED INSUR O	
COL	07/15/04	CG\$	N PROPERTY AND AMNT DOE IS INCORRECT		
COL	07/15/04	***	SCORE 398	071504 AGT E60N DAYS DEL 075 RISK A	
LOG	07/14/04	18X	CLOSING CASE # 18277	AS I HAVE NOT RCVD ANY BACKUP	
			FOR INS OR A CALL BACK FORM MR ESKANOS.	I	
			ATTEMPTED EVERY PH # PROVIDED.	TARA X3231 VHSR SOL	
LOG	07/09/04	18X	RETURNED CALL TO BORROWER		
			I LEFT A V/M FOR MR. ESKANOS	ADVISING THAT I HAVE	
			YET TO RCV ANY PROOF OF HAZ INS.	I ADVISED IF I	
			DON'T RCV A CALL BACK FROM HIM	OR PROOF OF INS BY	
			END OF BUSINESS 7/14	I WILL BE CLOSING THIS CASE.	
			I AGAIN LEFT MY DIRECT CONTACT INFO.	TT VHSR SOL.	
COL	07/08/04	B16	CLD HOME #1	LEFT MSG/ANS MACH	
COL	07/07/04	***	SCORE 398	070704 AGT E60N DAYS DEL 067 RISK A	
COL	07/02/04	LGY	CLD HOME #1	LEFT MSG/ANS MACH	
LOG	07/01/04	18X	RETURNED CALL TO BORROWER		
			I SPK W/ MR. ESKANOS	WHO WILL CONTACT HAZ INS	
			AGENT & HAVE PROOF OF HAZ FAXED	TO MY ATTN TO HAVE	
			F/P RESEARCHED.	TT VHSR SOL.	
COL	06/30/04	JXX	CLD HOME #1	NO ANSWER	
COL	06/25/04	DAV		NO DIAL TONE	
LOG	06/23/04	18X	I STILL HAVE NOT RCVD A RESPONSE	FROM BORROWER OR	
			BORROWER'S HUSBAND.	TT VHSR SOL.	
LOG	06/22/04	18X	RETURNED CALL TO BORROWER		
			I ATTEMPTED TO CONTACT BORROWER	AGIN. NO SUCCESS.	
			I LEFT ANOTHER V/M	PROVIDING MY DIRECT PH# TO	
LOG	06/22/04	18X	CONCAC TME BACK AT TO GET INS	ISSUE RESOLVED.	
			INSURANCE RELATED ESCALATION	VERNON HILLS	
			I ATTEMPTED TO CONTACT BORROWER	AGIN. NO SUCCESS.	
			TT VHSR SOL.		
LOG	06/21/04	18X	RETURNED CALL TO BORROWER		
			I LEFT ANOTHER V/M	FOR MR. ESKANOS REQUESTING	
			THAT HE PLEASE CONTACT ME	BACK RE: HAZ INS.	
COL	06/21/04	***	TT VHSR SOL.		
			CL380 Fcrl Alternative Ltr	LETTER SENT	

WAMU-00182

1338

ICCSFICH-156

W A S H I N G T O N M U T U A L
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 05/01/03 THRU 07/31/05

08/07/05
PAGE 145106

0033144148

LOG	06/17/04	K89				PULLED \$3127.51 FROM SUSPENSE AND APPLIED TO APRIL 2004 PAYMENT. \$3127.51 WAS THE OLD PAYMENT AMOUNT. PLACED PROCESS STOP "A".
LOG	06/17/04	18X	RTCTER			RETURNED CALL TO BORROWER I LEFT A MESSAGE @ PH# LISTED ABOVE. I ADVISED THAT I CALLED AGENT ROBERT NAVA & SPK W/ ANOTHER REP THERE WHO VERIFIED THAT THE INFO RCVD IS FOR THE FLD POL. THEY SD THAT THEY DO NOT HOLD A HAZ POL FOR THIS CUST. I LEFT MY NAME & CONTACT INFO TO PLEASE CALL ME BACK AT THEIR EARLIEST CONVENIENCE TO GET MATTER RESOLVED. TARA X3231 VH SR SOL CASE # 18277.
COL	06/16/04	***				SCORE 398 061604 AGT E60N DAYS DEL 076 RISK A
LOG	06/15/04	1PO	XVHINS			INSURANCE RELATED ESCALATION VERNON HILLS CALLED H/O TO ADVISE PROOF OF NO LAPSE SENT IS NOT ACCEPTABLE AS PROOF. NEED CERTIFICATE OF INS OR DEC PAGE.
COL	06/14/04	DAV				OC HOME-LEFT MSG.
LOG	06/14/04	1PO	XVHINS			INSURANCE RELATED ESCALATION VERNON HILLS RCVD PROOF OF INS FROM AGENT THAT IS SCREEN PRINT THAT SHOWS THIS YEARS INS & DUE TO DATE OF INCEPT O SHOWING ON SCREEN THIS IS WHAT THEY ARE SENDING AS PROOF. THIS IS NOT ACCEPTABLE PROOF OF INS. N NEED DEC PAGES FOR THE ACTUAL TERMS THAT SHOWS NO ; APSE.
COL	06/10/04	H4#				CLD HOME #1 LEFT MSG/ANS MACH
COL	06/09/04	E5Y				CLD HOME #1 NO ANSWER
COL	06/07/04	DAV				NO ANSWER
LOG	06/07/04	1PO	XVHINS			INSURANCE RELATED ESCALATION VERNON HILLS VH CASE# 18277 ASSIGNED TO CHRIS POPE 847/549-3110 MR IS FAXING PROOF OF INS FOR 99 TO CURRENT & WAN TS ALL FP INS CANCELED FLAT. MR STATES FP ISSUED S TARTRED IN 99 & HAS NEVER BEEN RESOLVED. ADVISED M R WILL ADVISE WHEN FAX RCVD. ORDERING HISTORIES FOR 99-2002 TO BE SENT TO ME TO VERIFY FP INS PAID & REFUNDS RCVD.
COL	06/07/04	1PO				VH CASE#18277 ASSIGNED TO CHRIS POPE 847/549-3110
LOG	06/07/04	MAE	HAZIQ			HAZARD GENERAL HAZARD INQUIRY MR INQ WHAT MORE IS NEEDED TO TAKE CARE OF CNCL OF FPI ON HIS ACCT - ONGOING ISSUE XFER TO 5000 CHRIS TRANS TO C/S BORR DISPUTING INSURANCE OWNER OCC CLD BY OTHER VRFD HP/BP/SS# SCORE 398 060504 AGT E60N DAYS DEL 065 RISK A
COL	06/07/04	H2Y				NO ANSWER
COL	06/07/04	H2Y				OC HOME-LEFT MSG.
COL	06/07/04	H2Y				NO ANSWER
COL	06/07/04	H2Y				NO ANSWER
COL	06/05/04	***				NO ANSWER
COL	06/03/04	DAV				OC HOME-LEFT MSG.
COL	05/28/04	DAV				CL380 Fcfr Alternative Ltr LETTER SENT
COL	05/27/04	DAV				NO ANSWER
COL	05/26/04	DAV				CL252 NOI-jud 1st class LETTER SENT
COL	05/25/04	DAV				
COL	05/21/04	DAV				
COL	05/21/04	***				
COL	05/20/04	DAV				
COL	05/20/04	***				

WAMU-00183

1339

ICCSFICH-156

W A S H I N G T O N M U T U A L
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 05/01/03 THRU 07/31/05

08/07/05
PAGE 145107

0033144148

COL	05/19/04	DAV	SCORE 392	051504 AGT E30N DAYS DEL 048 RISK A	SIT TONE ENCOUNTER.
COL	05/19/04	***		NO ANSWER	
COL	05/17/04	DAV		NO ANSWER	
COL	05/17/04	DAV		NO ANSWER	
COL	05/15/04	DAV		NO ANSWER	
COL	05/15/04	DAV		NO ANSWER	
COL	05/14/04	DAV		NO ANSWER	
COL	05/14/04	DAV		NO ANSWER	
COL	05/13/04	DAV		NO ANSWER	
COL	05/12/04	DAV		NO ANSWER	
LOG	05/11/04	K09			
PULLED \$3127.51 FROM SUSPENSE AND APPLIED TO MARCH 2004 PAYMENT. ACCEPTED SHORT DUE TO RECENT PAYMENT INCREASE.					
COL	05/11/04	DAV		NO ANSWER	
COL	05/10/04	DAV		NO ANSWER	
COL	05/07/04	DAV		NO ANSWER	
COL	05/06/04	DAV		NO ANSWER	
COL	05/05/04	***		NO ANSWER	
COL	04/28/04	BQZ	SCORE 386	050504 AGT E60N DAYS DEL 065 RISK B	
COL	04/28/04	BQZ		REF DISPUTE AMT FOR PMTS & WHT MNTHS ARE OWED	
COL	04/28/04	BQZ		CLD HOME #2 PAYMENT DISPUTE	
05-05					
COL	04/28/04	BQZ		MRGT ANS SAY PMTS SHLD NOT BE THIS AMT SAY HAS THEI	
R OWN INS ADVSD MRGT WILL NEED TO TIK WTH CUST SERV & PROVD THM WTH INS INFO FRM THEIR POLCY					
COL	04/27/04	DAV		NO ANSWER	
COL	04/26/04	DAV		NO ANSWER	
COL	04/22/04	DAV		NO ANSWER	
COL	04/21/04	DAV		NO ANSWER	
COL	04/20/04	***		CL380 Fclr Alternative Ltr	LETTER SENT
COL	04/19/04	***		CL252 NOI-Jud 1st class	LETTER SENT
COL	04/16/04	DAV		NO ANSWER	
COL	04/15/04	BVE		ING ISSUE, STILL IN PROCESS OF	
COL	04/15/04	***		BEING RESOLVED BY C/S	
COL	04/14/04	DAV	SCORE 392	041504 AGT E30N DAYS DEL 045 RISK A	
LOG	04/08/04	H48		NO ANSWER	
HAZIQ					
HAZARD GENERAL HAZARD INQUIRY					
RECIEVED NO CALL BACK FROM THE AGENT LEFT ANOTHER					
MSG LOOKING FOR THE INSURANCE POLICY AT 5:32 PM CD					
T WILL FOLLOW UP TOMM 4/8/04 FRI					
CLD HOME #1 UNABLE TO COMMIT SERVICING PROBLEMS					
HAZARD FORCED PLACED COVERAGE INQUIRY					
LEFT MSG WITH H/O INSURANCE AGENT AS SOON AS AGENT					
CONTACTS ME I WILL UPDATE THE SYSTEM & ASK FOR TH					
E P/P POLICY TO BE DROPPED H/O WAS ON HOLD WHEN I					
WAS LEAVING THE MESSAGE & WE WERE DISCONNECTED W					
ILL UPDATE AS SOON AS MY MSG WITH THE AGENT IS RET					
URNED --(0153265)					
TRANSFER TO CUST SER ABOUT INS ADV THAT MARCH PAYMEN					
T WAS PAYED AND SAID THAT APRIL IS ON THE WAY ..					
OWNER OCC					
BORR #1 CLD VRFD HP/BP/SS#					
CUST SELECTED JIT OPTION VIA IVR					
SIT TONE ENCOUNTER.					
NO ANSWER					
IVRJIT					
COL	04/08/04	H37			
COL	04/08/04	H37			
COL	04/08/04	H37			
LOG	04/08/04	(VR			
COL	04/07/04	DAV			
COL	04/06/04	DAV			

WAMU-00184

1340

10033144148

WASHINGTON MUTUAL
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 05/01/03 THRU 07/31/05

08/07/05
PAGE 145108

COL	04/06/04	***	SCORE 392	040604 AGT E30N DAYS DEL 036 RISK A
COL	04/05/04	E6I	CLD BY OTHER VRFD HP/BP/SS#	
COL	04/05/04	E6I	TT BARRY,ASKD IF RECVD H/O INS INFO,ADVISED OF	
			LAST NOTES,MR GAVE AGENTS NAME AS ROBERT NAVA	
			AT #305-945-5004	
LOG	04/05/04	(VR	CUST SELECTED JIT OPTION VIA IVR	
COL	04/05/04	***	CL715 35 Day Letter	LETTER SENT
COL	03/31/04	BRK	CLD HOME #1	
COL	03/30/04	DAV	CUSTOMER HUNG UP	
COL	03/29/04	DAV	NO ANSWER	
COL	03/27/04	H4#	OC HOME-LEFT MSG.	
COL	03/25/04	DAV	LEFT MSG/ANS MACH	
COL	03/24/04	DAV	NO ANSWER	
COL	03/23/04	DAV	NO ANSWER	
COL	03/22/04	***	NO ANSWER	
COL	03/22/04	***	NO ANSWER	
LOG	03/18/04	7X0	CL252 NOI-jud 1st class	LETTER SENT
			CL380 Fcfr Alternative Ltr	LETTER SENT
			HAZARD GENERAL HAZARD INQUIRY	
			CALL TO: MR ESKANOS. LEFT MESSAGE THAT FAX RECEIVE	
			D, INFORMATION INCOMPLETE. BORR NEEDS TO CALL BACK	
			WITH INS AGENT NAME AND PHONE NUMBER SO AGENT CAN	
			BE CONTACTED TO PROVIDE THE FULL FLOOD POLICY INFO	
			HAZARD GENERAL HAZARD INQUIRY	
			CALL FROM: MR ESKANOS. WILL FAX A COPY OF HAZARD I	
			NS COVERAGE. W/C/B WHEN FAX RECEIVED. CONTACT PHON	
			E#1: 305-531-9777.	
			BORR #1 CLD VRFD HP/BP/SS#	
			CUST SELECTED JIT OPTION VIA IVR	
			TRANS TO C/S	
			XFERD BORR TO C/S REGARDING TAX OR INSURANCE.	
			CLD BY OTHER VRFD HP/BP/SS# EXCESSIVE OBLIGATION	
			3RD PARTY STTD THT LOAN SHLD BE CURRENT ALSO STTD	
			THT THE HAVE THEIR OWN INSURANCE.	
			OWNER OCC	
			CUST SELECTED JIT OPTION VIA IVR	
			SCORE 395 031704 AGT E30N DAYS DEL 045 RISK A	
			CLD HOME #1	
			LEFT MSG/ANS MACH	
			CLD HOME #1	
			NO ANSWER	
			SCORE 390 031104 AGT E90N DAYS DEL 040 RISK B	
			CLD CELL #1	
			CELL # NOT A GOOD #	
			CLD CELL #1 TEL DISCONNECTED UNABLE TO CONTACT	
			ORIGINAL OWNER	
			CONDITION ON 031004 FIRSTA	
			CLD HOME #1	
			NO ANSWER	
			CLD CELL #1	
			NO ANSWER	
			FDP SENT	
			CLD HOME #1	
			NO ANSWER	
			CLD CELL #1	
			NO ANSWER	
			CLD HOME #1	
			NO ANSWER	
			CL715 35 Day Letter	
			CLD HOME #1	
			NO ANSWER	
			CLD HOME #1	
			NO ANSWER	
			PEC-REV AGAIN MISC. - SEE NOTES	
			PHN TSK 03/12	
			CLD HOME #1	
			LEFT MSG/ANS MACH	

WAMU-00185

1341

ICCSFCH-156

W A S H I N G T O N M U T U A L
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 05/01/03 THRU 07/31/05

08/07/05
PAGE 145109

0033144148

COL	DATE	TIME	FROM	TO	REMARKS
COL	03/01/04	DAV			SIT TONE ENCOURT.
COL	02/27/04	7GD			SUSP NO POST
COL	02/21/04	EGB			CLD HOME #1
COL	02/17/04	DAV			LEFT MSG/ANS MACH
COL	02/17/04	***			NO ANSWER
COL	02/13/04	DAV			SCORE 392 021704 AGT E60N DAYS DEL 078 RISK A
COL	02/12/04	BNB			SIT TONE ENCOURT.
COL	02/11/04	DAV			LEFT MSG/ANS MACH
COL	02/10/04	DAV			NO ANSWER
COL	02/10/04	DAV			NO ANSWER
COL	02/06/04	DAV			NO ANSWER
COL	02/06/04	DAV			NO ANSWER
COL	02/05/04	YSS			NO ANSWER
COL	02/04/04	DAV			LEFT MSG/ANS MACH
COL	02/02/04	DAV			SIT TONE ENCOURT.
COL	01/27/04	DAV			SIT TONE ENCOURT.
COL	01/24/04	DAV			SIT TONE ENCOURT.
COL	01/21/04	DAV			NO ANSWER
COL	01/20/04	DON			SIT TONE ENCOURT.
COL	01/20/04	DON			NO ANSWER
COL	01/19/04	***			CLD HOME #1
COL	01/17/04	DAV			RVWD LOAN
COL	01/16/04	DAV			CL252 NOI-jud 1st class
COL	01/16/04	***			LETTER SENT
COL	01/14/04	DON			NO ANSWER
COL	01/14/04	DON			SIT TONE ENCOURT.
COL	01/13/04	DAV			SCORE 395 011604 AGT E30N DAYS DEL 046 RISK A
COL	01/10/04	DAV			CLD HOME #1
COL	01/07/04	DAV			RVWD LOAN
COL	01/06/04	DAV			REFUSD TO TAKE MSG
COL	01/06/04	***			OC HOME-LEFT MSG.
COL	01/06/04	DAV			NO ANSWER
COL	01/05/04	DAV			OC HOME-LEFT MSG.
COL	01/05/04	***			OC HOME-LEFT MSG.
COL	01/02/04	DAV			SCORE 395 010604 AGT E30N DAYS DEL 036 RISK A
COL	01/02/04	DAV			CL715 35 Day Letter
LOG	12/31/03	#99			LETTER SENT
					HUNG UP ON MSG
					12/31/2003 CLOSE WK ID# 210372 / PROPERTY TAX/INSURANCE LETTERS / HAZARD INSURANCE INQUIRY / INSURANCE INQUIRY REPEAT / DOC ID# 6842770 / USERID : 0156619 / COMMENTS : SENT H/O LTR REQUESTING DOCUMENTATION FOR FIRE INS COVERAGE FROM 10/25/02 TO PRESENT. GAVE ADDRESS WHERE TO SEND DOCUMENTATION.
					12/23/2003 OPEN WK ID# 210372 / PROPERTY TAX/INSURANCE LETTERS / HAZARD INSURANCE INQUIRY / DOC ID# 6842770
LOG	12/30/03	#99			
COL	12/29/03	G10			GAVE STATUS
COL	12/29/03	G10			01-02
COL	12/29/03	G10			POLICY # 98-SG-3627-OF STARTED IN 1999...BANKSTON 6053
COL	12/29/03	G10			PROMISE TO PAY
COL	12/29/03	G10			01-02
COL	12/29/03	G10			OWNER OCC
COL	12/29/03	G10			3,721.51
COL	12/29/03	G10			0-0
COL	12/29/03	G10			CLD BY OTHER SPK W/AUTHORIZED PAYMENT DISPUTE
COL	12/29/03	G10			INS AGENT NAME ROBERT NAVA AT 305-947-9005 W STATE FARM INS..BANKSTON 6053

WAMU-00186

1342

08/07/05
PAGE 145110

COL	12/29/03	GIO
-----	----------	-----

WAMU-00187

1343

08/07/Q5
PAGE 145111

COL	11/12/03	IL9
COL	11/12/03	KCF
COL	11/11/03	DWC
COL	11/11/03	J02
COL	11/11/03	J02
COL	11/10/03	DAV
COL	11/08/03	74Z
COL	11/07/03	DAV
COL	11/06/03	DAV
COL	11/05/03	KPM
COL	11/05/03	***
COL	11/04/03	60R
COL	11/03/03	DAV
COL	11/01/03	DAV
COL	10/22/03	J02
COL	10/15/03	***
COL	10/04/03	***
COL	09/15/03	DAV
COL	09/13/03	***
COL	09/04/03	***
COL	09/03/03	DAV
COL	09/02/03	DAV
LOG	08/22/03	ISA
COL	08/22/03	68F
COL	08/22/03	68F
COL	08/22/03	68F
COL	08/22/03	68F
COL	08/22/03	68F
COL	08/22/03	68F
COL	08/19/03	***
COL	08/15/03	9RL
COL	08/15/03	DAV
COL	08/15/03	8TN
LOG	08/15/03	8TN
COL	08/15/03	***
COL	08/14/03	DAV
COL	08/14/03	DAV

WAMU-00188

1344

951-1015501

WASHINGTON MUTUAL
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 05/01/03 THRU 07/31/05

08/07/05
PAGE 145113

0033144148

* LOG	HAZIQ	HAZARD GENERAL HAZARD INQUIRY	ABANDONMENT OF PROP
* COL	07/02/03	CQ@	AUTH CILD RE INSURANCE ISSUE, CALL DISCONNECTED
* COL	07/02/03	OXW	BORR IS INQ ABOUT FP POLICY.... ADV ISSUE HAS NOTBE
* COL	07/02/03	9WG	EN RESOLVED. NO TASK OPEN/CLOSED (???)
* COL	07/02/03	9WG	SPK W/AUTHORIZED
* COL	07/02/03	9WG	S/W OTHER VRFD HP/BP/ML/SS#
* COL	07/02/03	9WG	OWNER OCC

LOAN NUMBER	MORTGAGOR NAME
----------------	-------------------

ADDRESS
CITY

ST ZIP

ORIG AMT	INT RATE	LOAN TYPE
PRIN BAL	TOTAL PMT	AGE

REDACTED

WAMU-00190

1346

ICCSFICH-156

WASHINGTON MUTUAL
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 09/01/02 THRU 11/30/04

12/05/04
PAGE 263123

REDACTED

LOAN NUMBER	MORTGAGOR NAME	ADDRESS CITY	ST	ZIP	ORIG AMT PRIN BAL	INT RATE TOTAL PMT	LOAN TYPE AGE
0033144148	AMI ESKANOS	3122 PINETREE DR MIAMI BEACH	FL	33140	364000.00 368248.22	3.98800 5050.80	13-ACONV. RES ARM 05Y 02M
ENTRY TYPE	DATE	USER	LTR ID/ CMT CODE	ACTIVITY DESCRIPTION			
COL	11/30/04	DGK		CALLED HOME LEFT MSG/ANS MACH			
COL	11/27/04	DAV		OC HOME-LEFT MSG.			
COL	11/26/04	LHK		CALLED HOME NO ANSWER			
COL	11/24/04	LHK		CALLED HOME NO ANSWER			
COL	11/23/04	LHK		CALLED HOME NO ANSWER			
COL	11/17/04	BIW		BRWR1 IS DISPUTING MORT. THEY SAID THEY HAVE HAD IN			
COL	11/17/04	BIW		S ON HOME, WAITING FOR MICHELE TO CB, IN DEC			
COL	11/17/04	BIW		CLD BY OTHER UNABLE TO COMMIT SERVICING PROBLEMS			
				CALLED HOME			

WAMU-00191

1347

12/05/04
PAGE 263124

FOR THE TIME PERIOD 09/01/02 THRU 11/30/04

END/AST/AST 1994

ICCSFICH-156

W A S H I N G T O N M U T U A L
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 09/01/02 THRU 11/30/04

12/05/04
PAGE 263125

0033144148

COL	LOG	DATE	TIME	STATUS	DESCRIPTION
COL	10/19/04	BW5			UNABLE TO COMMIT
COL	10/19/04	BW5			NUMBER TO PROVIDE PROOF OF PAYMENTS
COL	10/19/04	BW5			CALLD HOME UNABLE TO COMMIT
COL	10/19/04	BW5			SPOKE TO SPOUSE SD THT HE DISPUTES FORCEPLACED INSU
COL	10/19/04	BW5			RANCE ON LOAN SD MADE NUMEROUS ATTEMPTS TO FAX INF
COL	10/19/04	BW5			O WHICH ALWAYS BUSY ALSO DISPUTING PAYMENTS GVE FAX
COL	10/19/04	BW5			ORIGINAL OWNER CONDITION ON 101604 PNEFS
COL	10/19/04	BW5			HAZ - INSURANCE RESEARCH ESCALATION
COL	10/19/04	BW5			LEFT VOICE MAIL FOR MICHELLE PARKER IN REGARDS TO
COL	10/19/04	BW5			NOTES ON SERN DTD 8/16/04 STG BACK UP WAS BE SE
COL	10/19/04	BW5			NT TO MICHELLE. EBC/INS ISSUES ARE STILL NOT RESOL
COL	10/19/04	BW5			VED ON THIS LOAN AND HOMEOWNER IS DISPUTING ESC AN
COL	10/19/04	BW5			D STATES MIS APPLIED FUNDS ON LOAN. SJOPEK 154637
COL	10/19/04	BW5			*****
COL	10/19/04	BW5			REQUESTED LOAN HISTORY FROM ORIGINATION THROUGH
COL	10/19/04	BW5			OCTOBER 7/02 AS HOMEOWNER STATED WE HAVE MISAPPLIE
COL	10/19/04	BW5			D FUNDS. ALSO WILL BE CONTACTING CRAIG COAKLEY IN
COL	10/19/04	BW5			ESCROW TO ASK HE RESEARCH ESCROW ISSUES PENDING ON
COL	10/19/04	BW5			LOAN. 0154637 SJOPEK 8522 MKE
COL	10/19/04	BW5			*****
COL	10/19/04	BW5			HAZ - INSURANCE RESEARCH ESCALATION
COL	10/19/04	BW5			SUSP NO POST
COL	10/19/04	BW5			SCORE 390 101504 AGT E90N DAYS DEL 136 RISK B
COL	10/19/04	BW5			TRAN TO CUSTOMER SERVICE FOR FAX #
COL	10/19/04	BW5			S/W OTHER
COL	10/19/04	BW5			CALLD HOME UNABLE TO COMMIT
COL	10/19/04	BW5			NOI EXP 11/7
COL	10/19/04	BW5			CALLD HOME NO ANSWER
COL	10/19/04	BW5			SUSP NO POST
COL	10/19/04	BW5			001 - DEMAND 10/07/04
COL	10/19/04	BW5			020 - Notice of Insufficient Flood
COL	10/19/04	BW5			SPOKE TO BOHR SHE ADVISED SHE HAS HANDLED THIS
COL	10/19/04	BW5			WHO IS FAR ABOVE US THEN H/O
COL	10/19/04	BW5			CALLD HOME UNABLE TO COMMIT
COL	10/19/04	BW5			SCORE 387 100304 AGT E90N DAYS DEL 157 RISK B
COL	10/19/04	BW5			CALLD HOME LEFT MSG/ANS MACH
COL	10/19/04	BW5			PFC-REV AGAIN PMT/ESCROW DISPUTE
COL	10/19/04	BW5			R/A 10/11
COL	10/19/04	BW5			PFC-REV AGAIN PMT/ESCROW DISPUTE
COL	10/19/04	BW5			RA 101104. HOLDING FOR CUST RESPONSE TO LTR SENT IN
COL	10/19/04	BW5			REGARDS PYMT DISPUTE. SEE COMMENTS.
COL	10/19/04	BW5			CSR - RED ALERT
COL	10/19/04	BW5			PFC-REV AGAIN PMT/ESCROW DISPUTE
COL	10/19/04	BW5			OPENED RED ALERT DUE TO NTGR DISPUTE MENTIONED BELO
COL	10/19/04	BW5			W, R/A 9-30-04
COL	10/19/04	BW5			CSR - RED ALERT
COL	10/19/04	BW5			INS SPECIALIST HAS A CHANCE TO FIX ESCROW ACCT THAT
COL	10/19/04	BW5			MORT SAYS THEY SHOULD NT HAVE TO PAY..MORTS HAVE AL
COL	10/19/04	BW5			-READY FAX HOME INS COVER INFO TO H/O..PENDING RESO
COL	10/19/04	BW5			MORT HAS HAD LOAN REFERED TO INSURANCE SPECIALIST,
COL	10/19/04	BW5			WHO IS OUT ON MATERNITY LEAVE UNTIL 10/18..MORT
COL	10/19/04	BW5			HUSBAND HAS REQSD REFRAIN FROM COLL CLS UNTIL
COL	10/19/04	BW5			CLD BY OTHER UNABLE TO COMMIT. PAYMENT DISPUTE
COL	10/19/04	BW5			OWNER OCC VRFD HP/DP/SS#

WAMU-00193

1349

ICCSFICH-156

W A S H I N G T O N M O U T A L

COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 09/01/02 THRU 11/30/04

12/05/04
PAGE 263126

0033144148

COL	09/15/04	DAV	OC HOME-PLAYED MSG
COL	09/15/04	***	SCORE 390 091504 AGT E90N DAYS DEL 137 RISK B
COL	09/11/04	DAV	NO ANSWER
COL	09/09/04	LGP	SPK W/ MORT HUSBAND-BARRY-SD THERE IS NO RESOLVE FOR FORCED INS ON HOME LOAN-HAS ALREADY SUBMITO ALL HOME INS POLICY-MORT WILL NT PAY UNTIL INS RESOLVED CALLD HOME
COL	09/09/04	LGP	SUSP NO POST
COL	09/07/04	BUN	SCORE 390 090704 AGT E90N DAYS DEL 129 RISK B
COL	09/07/04	***	
LOG	08/30/04	MTP	R/O IRATE, STATES THAT HIS AGT, ROB'T NAVA, DOES HAVE HAZ INS ON THE PROPERTY. ADVISED H/O OF NOTS ABOUT FLOOD ONLY. ADVISED H/O TO FAX DEC PAGE AND MTGEE CLAUSE TO BOTH 414/359-5610 (MICHELLE) AND TO 843/413-2026.
LOG	08/30/04	MTP	J. ROCKE, JAX
COL	08/30/04	FTQ	HAZARD GENERAL HAZARD INQUIRY
COL	08/30/04	FTQ	MTGR HAS INSURANCE ISSUES...TRANS TO CUST CARE
COL	08/30/04	FTQ	OWNER OCC PROMISE TO PAY EXCESSIVE OBLIGATION
COL	08/30/04	FTQ	CLD OTHER VRFD HP/BR/SS#
COL	08/30/04	FTQ	SPOKE WITH HUSBAND BARRY E
TSK	08/30/04	BYW	HAZ - INSURANCE RESEARCH ESCALATION
LOG	08/27/04	BYH	ESCALATION RECEIVED BY CUST CARE MGMT
LOG	08/27/04	BYH	ON I SPOKE WITH ADVISED THERE IS NO HOMEOWNERS POLICY UNDER THIS NAME. THERE IS A FLOOD POLICY AND O
LOG	08/27/04	BYH	THEIR POLICES, LIFE, ETC, BUT NO HOMEOWNERS. CALLED BOHR TO LET HIM KNOW THIS, HE IS INSISTENT THAT TH
LOG	08/27/04	BYH	E POLICY HE HAS IS FOR FLOOD AND HAZARD. HE IS FAX
LOG	08/27/04	BYH	ING ANOTHER COPY OF THE POLICY. OPENED PRI/REQ TO
LOG	08/27/04	BYH	RESEARCH ONCE RECEIVED. SGARDNER/ICT/MORR
LOG	08/27/04	BYH	ESCALATION RECEIVED BY CUST CARE MGMT
LOG	08/27/04	BYH	MR CALLED REGARDING INSURANCE AND THE FACT THAT HE
LOG	08/27/04	BYH	HAS FAXED INFO TO US AND NOT CORRECTED OB/ICT MO
LOG	08/27/04	BYH	BRILTON
LOG	08/27/04	BYH	TRANS TO C/S
LOG	08/27/04	BYH	INQUIRE ABOUT INSURANCE ISSUE PENDING.
LOG	08/27/04	BYH	ASG - INSURANCE RESEARCH REQUESTED
LOG	08/27/04	BYH	ASG - INSURANCE RESEARCH REQUESTED
LOG	08/27/04	BYH	HAZ - INSURANCE RESEARCH ESCALATION
LOG	08/27/04	BYH	CALLD HOME LEFT MSG/ANS MACH
LOG	08/27/04	BYH	NOI EXP 9/18
LOG	08/27/04	BYH	RESEARCH REQ'D
LOG	08/27/04	BYH	CLD HOME #1 UNABLE TO COMMIT SERVICING PROBLEMS
LOG	08/27/04	BYH	TT BWR SPOUSE BARRY. STTD HAS HAZARD INSURANCE I
LOG	08/27/04	BYH	ISSUE PENDING. STATD THAT AMNT SHOWING IS INCORRECT
LOG	08/27/04	BYH	SNT PROOF TO STEPANIE FAX#414-359-5610
LOG	08/27/04	BYH	OWNER OCC
LOG	08/27/04	BYH	CLD HOME #1 VRFD HP/BR/SS#
LOG	08/27/04	BYH	001 - DEMAND 08/19/04
LOG	08/27/04	BYH	CLD HOME #1 LEFT MSG/ANS MACH
LOG	08/27/04	BYH	CLD HOME #1 NO ANSWER
LOG	08/27/04	BYH	003 - Workout APP Cover Ltr R040816
LOG	08/27/04	BYH	08/13/2004 RECEIVED SIGNED CERTIFIED LETTER RECEIP

WAMU-00194

1350

ICCSEICH-156

WASHINGTON MUTUAL
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 09/01/02 THRU 11/30/04

12/05/04
PAGE 263127

0033144148

LOG 08/16/04 51X HAZPY

TT WK ID# 0 / DCSC BACK SCAN / DCSC - CERTIFIED LET
TER RECEIPTS - GENERAL / DOC ID# 80935690

HAZARD VERIFICATION OF PAYMENT
LOAN HE SD THAT HE
PMT CALLED IN RE: THE FPC ON HIS
WILL JUST FAX ME OVER PROOF OF
INSURANCE TO MY AT
TIN SO I CAN PUT IN A REQUEST FOR A REFUND OF ALL T
THE FPC THAT WE FORCED ON THIS LOAN SO WE CAN GET H
IS PMT RE-ANALYZED -(U171681)

TRANS TO C/S
TO DISCUSS ADJUSTMENT
INS ISSUE MTGR SD THAT PYMT SHOULD BE \$3127.51
DUE TO INS ISSUE ,MTGR SD THAT HE HAS INS SPECIAL-
LIST HELPING

CLD BY OTHER VRED HP/BP/SS#
BARRY ESKANOS EMS HUSBAND
SCORE 394 081604 AGT E90N DAYS DEL 107 RISK A
IM803 Workout App: Cover Ltr LETTER SENT
CLD HOME #1 LEFT MSG/ANS NACH
HUNG UP ON MSG

CLD HOME #1 NO ANSWER
013 - Ret Chk-Partial Payment
S/W BORR #1 UNABLE TO COMMIT
MRTGGR STARTED TO ARGUE THAT SHE WAS NOT GOING TO
TALK TO US ADV MS HAVE A NICE DAY
SCORE 394 080504 ACT E90N DAYS DEL 096 RISK A
CLD HOME #1 LEFT MSG/ANS MACH
CLD HOME #1 LEFT MSG/ANS MACH
THEM . SAID THAT HER HUB IS A ATT AND HE WILL CALL
US BACK ON THIS...

S/W BORR #1 UNABLE TO COMMIT EXCESSIVE OBLIGATION
MRS CALLED IN REFUSS SAID THAT SHE HAS CALLED US AN
D GAVE US THE INS INFO ADV HER THAT WE HAVE CALLED
HER IN MAY JUNE JULY AND NEVER CAN GET BACK WITH
HAZARD GENERAL HAZARD INQUIRY
MR. CALLED TO INQUIRE ABOUT INS. DISPUTE, MS. STAT
ED THAT HER HUSBAND WOULD CONTACT US BACK TO HANDL
E THE SITUATION

002 - Workout App Cover Ltr R040721
CLD BUS #1 LEFT MSG TO CALL
LM4803 Workout App Cover Ltr LETTER SENT
LM W/DAD N LAW..OC IN FLORIDA DAD IN COLORADO
CLD HOME #1 LEFT MSG TO CALL
CLD HOME #1 LEFT MSG TO CALL
CLD HOME #1 LEFT MSG TO CALL
SPK WITH MR WHO STATED THAT WAMU PUT FORCED INSUR O
N PROPERTY AND AMNT DUE IS INCORRECT
SCORE 398 0711504 AGT E60N DAYS DEL 075 RISK A
CLOSING CASE # 18277 AS I HAVE NOT RCVD ANY BACKUP
FOR INS OR A CALL BACK FORM MR ESKANOS. I
ATTEMPTED EVERY PH # PROVIDED. TARA X3231 VHSH SOL
013 - Ret Chk-Partial Payment
007 ~ PRIVACY MAILED E&R 04/30/04
RETURNED CALL TO BORROWER

COL	07/24/04	DAV	LM803
EFT	07/22/04	CPI	

1
2
3
4
5
6
7

100

5000
91040

CPUSA
MEMBER

DATA

WAMU-00195

1351

1352

FOCSFICR-156

12/05/04
PAGE 263129

W A S H I N G T O N M U T U A L
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 09/01/02 THRU 11/30/04

003314148

COL	06/10/04	H4#	CLD HOME #1	LEFT MSG/ANS MACH
COL	06/09/04	E5Y	CLD HOME #1	NO ANSWER
TSK	06/08/04	WR7	LRM - RECORDS ESCALATION	
COL	06/07/04	DAV		NO ANSWER
LOG	06/07/04	1PO	INSURANCE RELATED ESCALATION VERNON HILLS	
			VH CASE# 18277 ASSIGNED TO CHRIS POPE 847/549-3110	
			MR IS FAXING PROOF OF INS FOR 99 TO CURRENT & WAN	
			TS ALL FP INS CANCELED FLAT. MR STATES FP ISSUED S	
			TATRED IN 99 & HAS NEVER BEEN RESOLVED. ADVISED M	
			R WILL ADVISE WHEN FAX RVCD. ORDERING HISTORIES	
			FOR 99-2002 TO BE SENT TO ME TO VERIFY FP INS PAID	
			& REFUNDS RVCD.	
COL	06/07/04	1PO	VH CASE#18277 ASSIGNED TO CHRIS POPE 847/549-3110	
LOG	06/07/04	MAE	HAZARD GENERAL HAZARD INQUIRY	
			MR INQ WHAT MORE IS NEEDED TO TAKE CARE OF CNCL OF	
			FPI ON HIS ACCT - ONGOING ISSUE XFER TO 500Q CHRIS	
			TRANS TO C/S	
			BORR DISPUTING INSURANCE	
			OWNER OCC	
			CLD BY OTHER VRFD HP/BP/SS#	
			LRM - RECORDS ESCALATION	
TSK	06/07/04	1PO	SCORE 398 060504 AGT ESON DAYS DEL 065 RISK A	
COL	06/05/04	***	NO ANSWER	
COL	06/03/04	DAV	OC HOME-LEFT MSG.	
COL	05/28/04	DAV	NO ANSWER	
COL	05/27/04	DAV	NO ANSWER	
COL	05/26/04	DAV	NO ANSWER	
COL	05/25/04	DAV	NO ANSWER	
LET	05/22/04	CPI	019 - Fclr Alternative Ltr R040521	
COL	05/21/04	DAV	OC HOME-LEFT MSG.	
COL	05/21/04	***	CL380 Fclr Alternative Ltr LETTER SENT	
LET	05/21/04	CPI	040 - NOI-jud 1st class R040520	
COL	05/20/04	DAV	NO ANSWER	
COL	05/20/04	***	CL252 NOI-jud 1st class LETTER SENT	
COL	05/19/04	DAV	SIT TONE ENCOUNTER.	
COL	05/19/04	***	SCORE 392 051504 AGT E3ON DAYS DEL 048 RISK A	
LET	05/18/04	D0F	046 - NOI- 30 day 1st class	
COL	05/17/04	DAV	NO ANSWER	
COL	05/17/04	DAV	NO ANSWER	
COL	05/15/04	DAV	NO ANSWER	
COL	05/15/04	DAV	NO ANSWER	
COL	05/14/04	DAV	NO ANSWER	
COL	05/14/04	DAV	NO ANSWER	
COL	05/13/04	DAV	NO ANSWER	
COL	05/12/04	DAV	NO ANSWER	
LOG	05/11/04	K89	PULLED \$3127.51 FROM SUSPENSE AND APPLIED TO MARCH	
			2004 PAYMENT. ACCEPTED SHORT DUE TO RECENT PAYMENT	
			INCREASE.	
COL	05/11/04	DAV	NO ANSWER	
COL	05/10/04	DAV	NO ANSWER	
COL	05/07/04	DAV	NO ANSWER	
COL	05/06/04	DAV	NO ANSWER	
COL	05/05/04	***	SCORE 386 050504 AGT E60N DAYS DEL 065 RISK B	
COL	04/28/04	BQ2	RFD DISPUTE AMT FOR PMTS & WHT MNTHS ARE OWED	
COL	04/28/04	BQ2	CLD HOME #2 PAYMENT DISPUTE	

WAMU-00197

1353

W A S H I N G T O N M U T U A L
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 09/01/02 THRU 11/30/04

ICCSFICH-156

12/05/04
PAGE 263130

0033144148

COL	04/28/04	BQZ	05-05
COL	04/27/04	DAV	MRCR ANS SAY PMTS SHLD NOT BE THIS AMT SAY HAS THEI
COL	04/26/04	DAV	R OWN INS ADVSD MRGT WILL NEED TO TLK WTH CUST SERV
COL	04/22/04	DAV	& PROVD THM WTH INS INFO FRM THEIR POLCY
COL	04/21/04	DAV	NO ANSWER
LET	04/21/04	CPI	NO ANSWER
COL	04/20/04	***	NO ANSWER
LET	04/20/04	CPI	019 - Fclr Alternative ltr R040420
COL	04/19/04	***	CL380 Fclr Alternative ltr LETTER SENT
COL	04/16/04	DAV	040 - NOI-jud 1st class R040419
COL	04/15/04	BVP	CL252 NOI-jud 1st class LETTER SENT
COL	04/15/04	***	NO ANSWER
COL	04/14/04	DAV	INS ISSUE, STILL IN PROCESS OF
LOG	04/08/04	H48	BEING RESOLVED BY C/S
			SCORE 392 041504 AGT E30N DAYS DEL 045 RISK A
			NO ANSWER
			HAZARD GENERAL HAZARD INQUIRY
			RECIEVED NO CALL BACK FROM THE AGENT LEFT ANOTHER
			MSG LOOKING FOR THE INSURANCE POLICY AT 5:32 PM CD
			T WILL FOLLOW UP TOMM 4/8/04 FRI
			CLD HOME #1 UNABLE TO COMMIT SERVICING PROBLEMS
			HAZARD FORCED PLACED COVERAGE INQUIRY
			LEFT MSG WITH H/O INSURANCE AGENT AS SOON AS AGENT
			CONTACTS ME I WILL UPDATE THE SYSTEM & ASK FOR TH
			E F/P POLICY TO BE DROPPED H/O WAS ON HOLD WHEN I
			WAS LEAVING THE MESSAGE & WE WERE DISCONNECTED W
			ILL UPDATE AS SOON AS MY MSG WITH THE AGENT IS RET
			URNED --(U153265)
			TRANSFER TO CUST SER ABOUT INS ADV THAT MARCH PAYMEN
			T WAS PAYED AND SAID THAT APRIL IS ON THE WAY ..
			OWNER OCC
			BORR #1 CLD VRFD HP/BR/SS#
			CUST SELECTED JIT OPTION VIA IVR
			SIT TONE ENCOUNT.
			001 - LOSS MIT SOL LTR MLD 04/06/04
			NO ANSWER
			SCORE 392 040604 AGT E30N DAYS DEL 036 RISK A
			011 - 35 Day Letter
			CLD BY OTHER VRFD HP/BE/SS# R040405
			TT BARRY, ASKD IF RECVD H/O INS INFO, ADVISED OF
			LAST NOTES, MR GAVE AGENTS NAME AS ROBERT NAVA
			AT #305-945-5004
			CUST SELECTED JIT OPTION VIA IVR
			CL715 35 Day Letter
			CLD HOME #1
			CUSTOMER HUNG UP
			NO ANSWER
			OC HOME-LEFT MSG.
			CLD HOME #1
			LEFT MSG/ANS. MACH
			NO ANSWER
			NO ANSWER
			NO ANSWER
			039 - NOI-jud 1st class R040322
			018 - Fclr Alternative ltr R040322

WAMU-00198

1354

10CSFICH-156

WASHINGTON MUTUAL
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 09/01/02 THRU 11/30/04

12/05/04
PAGE 263131

003314148

COL	03/22/04	***	CL252 NOI-jud 1st class	LETTER SENT
COL	03/22/04	***	CL380 Fclr Alternative ltr	LETTER SENT
LOG	03/18/04	7X0	HAZARD GENERAL HAZARD INQUIRY	
			CALL TO: MR ESKANOS. LEFT MESSAGE THAT FAX RECEIVE	
			D, INFORMATION INCOMPLETE. BORR NEEDS TO CALL BACK	
			WITH INS AGENT NAME AND PHONE NUMBER SO AGENT CAN	
			BE CONTACTED TO PROVIDE THE FULL FLOOD POLICY INFO	
			HAZARD GENERAL HAZARD INQUIRY	
			CALL FROM: MR ESKANOS. WILL FAX A COPY OF HAZARD I	
			NS COVERAGE. W/C/B WHEN FAX RECEIVED. CONTACT PHON	
			EX: 305-531-9777.	
			BORR #1 CLD VRFD HP/BP/SS#	
			CUST SELECTED JIT OPTION VIA IVR	
			TRANS TO C/S	
			XERED BORR TO C/S REGARDING TAX OR INSURANCE.	
			CLD BY OTHER VRFD HP/BP/SS# EXCESSIVE OBLIGATION	
			3RD PARTY STTD THT LOAN SHLD BE CURRENT ALSO STTD	
			THT THEY HAVE THEIR OWN INSURANCE.	
			OWNER OCC	
			CUST SELECTED JIT OPTION VIA IVR	
			SCORE 395 031704 AGT E3ON DAYS DEL 045 RISK A	
			CLD HOME #1 LEFT MSG/ANS MACH	
			CLD HOME #1 NO ANSWER	
			SCORE 390 031104 AGT E3ON DAYS DEL 040 RISK B	
			CLD CELL #1	
			CELL # NOT A GOOD #	
			CLD CELL #1 TEL DISCONNECTED UNABLE TO CONTACT	
			ORIGINAL OWNER CONDITION ON 031004 FIRSTA	
			CLD HOME #1 NO ANSWER	
			CLD CELL #1 NO ANSWER	
			FDP SENT	
			010 - 35 Day Letter R040308	
			LM - LOSS MITIGATION FDP SENT	
			CLD HOME #1 NO ANSWER	
			CLD CELL #1	
			CLD HOME #1 NO ANSWER	
			CL715 35 Day Letter	
			COL - FINAL CALL ATTEMPTS	
			CLD HOME #1 NO ANSWER	
			CLD HOME #1 NO ANSWER	
			PFC-REV AGAIN MISC. - SEE NOTES	
			PHN TSK 03/12	
			LM - LOSS MITIGATION FDP SENT	
			COL - FINAL CALL ATTEMPTS	
			CLD HOME #1 LEFT MSG/ANS MACH	
			SIT TONE ENCOUNTER.	
			SUSP NO POST	
			CLD HOME #1 LEFT MSG/ANS MACH	
			NO ANSWER	
			SCORE 392 021704 AGT E6ON DAYS DEL 078 RISK A	
			SIT TONE ENCOUNTER.	
			CLD HOME #1 LEFT MSG/ANS MACH	
			NO ANSWER	
			NO ANSWER	

ICCSFICH-156

WASHINGTON MUTUAL
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 09/01/02 THRU 11/30/04

12/05/04
PAGE 263132

0033144148

COL	02/10/04	DAV	NO ANSWER	
COL	02/06/04	DAV	NO ANSWER	
COL	02/06/04	DAV	NO ANSWER	
COL	02/05/04	YSS	LEFT MSG/ANS MACH	
COL	02/04/04	DAV	SIT TONE ENCOUNT.	
COL	02/02/04	DAV	SIT TONE ENCOUNT.	
COL	01/27/04	DAV	NO ANSWER	
COL	01/24/04	DAV	SIT TONE ENCOUNT.	
COL	01/21/04	DAV	NO ANSWER	
COL	01/20/04	DON	CLD HOME #1	
COL	01/20/04	DON	RVWD LOAN	
LET	01/20/04	CPI	036 - NOI-jud 1st class R040119	
LET	01/20/04	DON	011 - No Contact / Phone-O-Gram	
COL	01/19/04	***	CL252 NOI-jud 1st class LETTER SENT	
COL	01/17/04	DAV	NO ANSWER	
COL	01/16/04	DAV	SIT TONE ENCOUNT.	
COL	01/16/04	***	SCORE 395 011604 AGT E3ON DAYS DEL 046 RISK A	
COL	01/14/04	DON	CLD HOME #1 REFUSD TO TAKE MSG	
COL	01/14/04	DON	RVWD LOAN	
LET	01/14/04	DON	011 - No Contact / Phone-O-Gram	
COL	01/13/04	DAV	OC HOME-LEFT MSG.	
COL	01/10/04	DAV	NO ANSWER	
COL	01/07/04	DAV	OC HOME-LEFT MSG.	
COL	01/06/04	DAV	OC HOME-LEFT MSG.	
COL	01/06/04	***	SCORE 395 010604 AGT E3ON DAYS DEL 036 RISK A	
LET	01/06/04	CPI	010 - 35 Day Letter	
COL	01/05/04	DAV	CL715 35 Day Letter	
COL	01/05/04	***	OC HOME-LEFT MSG. LETTER SENT	
COL	01/02/04	DAV	12/31/2003 CLOSE WK ID# 210372 / PROPERTY TAX/INSURANCE LETTERS / HAZARD INSURANCE INQUIRY / INSURANCE INQUIRY REPEAT / DOC ID# 68427770 / USERID : 0156619 / COMMENTS : SENT H/O LTR REQUESTING DOCUMENTATION FOR FIRE INS COVERAGE FROM 10/25/02 TO PRESENT. GAVE ADDRESS WHERE TO SEND DOCUMENTATION.	
LOG	12/31/03	#99	A00 - AMI ESKANOS	
LET	12/31/03	***	12/23/2003 OPEN WK ID# 210372 / PROPERTY TAX/INSURANCE LETTERS / HAZARD INSURANCE INQUIRY / DOC ID# 68427770	
LOG	12/30/03	#99	GAVE STATUS	
COL	12/29/03	GIO	01-02	
COL	12/29/03	GIO	POLICY # 98-SG-3627-OF STARTED IN 1999...BANKSTON 6053	
COL	12/29/03	GIO	PROMISE TO PAY	
COL	12/29/03	GIO	01-02	
COL	12/29/03	GIO	OWNER OCC VRFD HP/BP/SS#	
COL	12/29/03	GIO	3,721.51 0- 0	
COL	12/29/03	GIO	CLD BY OTHER SPK W/AUTHORIZED PAYMENT DISPUTE	
COL	12/29/03	GIO	INS AGENT NAME ROBERT NAVA AT 305-947-9005 W STATE FARM INS..BANKSTON 6053	
COL	12/29/03	GIO	TLD BORR SUSIE FRM STATE FARM SD THEY DON'T HV BORR AS CLIENT. HE WL FAX DEC PG FROM 1999 TO OCT 2003-04...BANKSTON 6053	
COL	12/29/03	GIO	IN WK OF 12/22/03 FOR CK #2404. ADV BORR PMT MAY BE	

WAMU-00200

1356

ICCSFICH-156

WASHINGTON MUTUAL
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 09/01/02 THRU 11/30/04

12/05/04
PAGE 263133

0033144148

SENT BK IF IT ARRIVES IN JAN AND NOT ENOUGH FOR JA
N PMT.

COL	12/29/03	GIO	BUT FOR A SHORT AMT OF 3127.51
COL	12/29/03	GIO	HUSB SD PD DEC AND JAN PMT BY ML
COL	12/23/03	DAV	OC HOME-LEFT MSG.
LET	12/21/03	CPI	038 - NOI-jud 1st class R031220
COL	12/20/03	***	CL252 NOI-jud 1st class LETTER SENT
COL	12/17/03	MVT	FAX TO MILW
TSK	12/17/03	OOB	ESC - ESCROW PAYMENT ADJUSTMENT
TSK	12/17/03	\$BU	ASG - INSURANCE RESEARCH REQUESTED
COL	12/16/03	\$BH	DISAGREE W/AMT DOE
COL	12/16/03	\$BH	PYMT IN SUSPENSE
COL	12/16/03	\$BH	CLD HOME #1 VRFD HP/BE/SS# SERVICING PROBLEMS
TSK	12/16/03	\$BH	BORR LOAN IS BEING IMPOUND FOR INSURANCE WILL FAX C
TSK	12/16/03	\$BH	OPY OF DECLAR PAGE*BB78442*
COL	12/15/03	20Q	ASG - INSURANCE RESEARCH REQUESTED
COL	12/15/03	20Q	RVWD LOAN
COL	12/13/03	***	NOI STILL VALID S SARKKAIN 8139
COL	12/10/03	IBX	SCORE 395 121303 AGT E30N DAYS DEL 042 RISK A
COL	12/10/03	IBX	SD THAT HE WILL HOLD OFF ON PYMTS TILL MATTER IS C
COL	12/10/03	IBX	LEARD UP// WILL PUT HOLD ON CREDIT REPORT//L.SOUZA8
COL	12/10/03	IBX	466
COL	12/10/03	IBX	S/W OTHER VRFD HP/BE/SS# PAYMENT DISPUTE
COL	12/10/03	IBX	TT BRW HUSBAND HAS PAYMENT DISPUTE DUE TO FORCE PLAC
COL	12/08/03	0Q3	ED INS .. AUTHO WILL FAX PROOF OF INS FRM OCT 1999
COL	12/08/03	0Q3	THRU OCT 2004//L.SOUZA8466
COL	12/08/03	0Q3	VERIFY/OWNER OCCUP
COL	12/08/03	0Q3	UNABLE TO COMMIT
COL	12/08/03	0Q3	S/W BORR #1 DISAGREE W/AMT DUE PAYMENT ADJUSTMENT
COL	12/08/03	0Q3	S/W BARRY (AUTHO), HE SD THEY ARE RESNDG PROOF OF
COL	12/08/03	0Q3	INS TODAY, PLCE ME ON HLD AND DIDNT RETRN TO PHNE.
COL	12/08/03	0Q3	JMINS 8449
COL	12/06/03	60B	CLD HOME #1
COL	12/04/03	DAV	REFUSD TO TAKE MSG UNABLE TO CONTACT
COL	12/04/03	***	OC HOME-LEFT MSG.
COL	11/29/03	DAV	SCORE 390 120403 AGT E60N DAYS DEL 064 RISK B
COL	11/29/03	DAV	OC HOME-LEFT MSG.
COL	11/29/03	DAV	OC HOME-LEFT MSG.
COL	11/26/03	X\$8	NOI EXP 12-20-03/JR
COL	11/26/03	X\$8	CLD HOME #1 NO ANSWER
COL	11/24/03	AL4	CLD CELL #1 LEFT MSG/ANS MACH UNABLE TO CONTACT
COL	11/22/03	Y28	CLD HOME #1 LEFT MSG/ANS MACH UNABLE TO CONTACT
COL	11/22/03	H#9	CLD CELL #1 NO ANSWER UNABLE TO CONTACT
COL	11/20/03	F6P	CLD HOME #1 LEFT MSG/ANS MACH UNABLE TO CONTACT
COL	11/20/03	F6P	CLD HOME #1 LEFT MSG TO CALL UNABLE TO CONTACT
COL	11/20/03	K1\$	CLD HOME #1 LEFT MSG/ANS MACH UNABLE TO CONTACT
COL	11/19/03	JXR	CLD CELL #1 LEFT MSG/ANS MACH UNABLE TO CONTACT
COL	11/19/03	***	CL252 NOI-jud 1st class LETTER SENT
COL	11/17/03	KCF	CLD HOME #1 NO ANSWER UNABLE TO CONTACT
COL	11/17/03	KGM	CLD HOME #1 NO ANSWER UNABLE TO CONTACT
COL	11/15/03	***	SCORE 395 111503 AGT E30N DAYS DEL 045 RISK A
COL	11/15/03	4PJ	CLD HOME #1 LEFT MSG/ANS MACH UNABLE TO CONTACT
COL	11/15/03	IL9	CLD HOME #1 LEFT MSG/ANS MACH UNABLE TO CONTACT
COL	11/13/03	FYP	CLD HOME #1 LEFT MSG/ANS MACH UNABLE TO CONTACT

WAMU-00201

1357

ICCSFICH-156

WASHINGTON MUTUAL
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 09/01/02 THRU 11/30/0412/05/04
PAGE 263134

0033144140

COL	DATE	TIME	MSG	STATUS
COL	11/13/03	EQQ	CLD HOME #1	LEFT MSG/ANS MACH
COL	11/12/03	IL9	CLD HOME #1	LEFT MSG/ANS MACH
COL	11/12/03	KCF	CLD HOME #1	NO ANSWER
COL	11/11/03	DWC	CLD HOME #1	LEFT MSG/ANS MACH
COL	11/11/03	J02	CLD HOME #1	LEFT MSG/ANS MACH
COL	11/11/03	J02	CLD HOME #1	LEFT MSG/ANS MACH
COL	11/10/03	DAV	CLD HOME #1	OC HOME-LEFT MSG.
COL	11/08/03	74Z	CLD CELL #1	LEFT MSG/ANS MACH
COL	11/07/03	DAV	CLD HOME #1	OC HOME-LEFT MSG.
COL	11/06/03	DAV	CLD HOME #1	NO ANSWER
COL	11/05/03	KPM	SCORE 390	LEFT MSG/ANS MACH
COL	11/05/03	***	CLD CELL #1	110503 AGT E60N DAYS
COL	11/04/03	68R	CLD CELL #1	NO ANSWER
COL	11/03/03	DAV	CLD HOME #1	OC HOME-LEFT MSG.
COL	11/01/03	DAV	CLD HOME #1	NO ANSWER
COL	10/22/03	J02	SCORE 392	LEFT MSG/ANS MACH
COL	10/15/03	***	SCORE 389	101503 AGT E30N DAYS
COL	10/04/03	***	SCORE 387	100403 AGT E60N DAYS
COL	09/15/03	DAV	SCORE 387	HOME #-H/U ON HOLD
COL	09/13/03	***	SCORE 387	091303 AGT E60N DAYS
COL	09/04/03	***	SCORE 387	090403 AGT E60N DAYS
COL	09/03/03	DAV	HAZARD	HUNG UP ON MSG
COL	09/02/03	DAV	HAZARD	OC HOME-LEFT MSG.
LOG	08/22/03	ISA	HAZARD	GENERAL HAZARD INQUIRY
COL	08/22/03	68F	BORR	WILL FAX ME PROOF OF INS EM 99-03, ONCE
COL	08/22/03	68F	REC	WILL CLD BARRY BK AT 719-475-8910 ADV BORR
COL	08/22/03	68F	WHAT	OPEN WK ORDER TO HVE HAZ INS RES & FIND OUT
COL	08/22/03	68F	OK	HAPPENED TO THE REFUND, IF BARRY CLS BK ITS
COL	08/22/03	68F	CLD	BY OTHER UNABLE TO COMMIT PAYMENT DISPUTE
COL	08/22/03	68F	HE	SAID HE WILL SUE WAMU
COL	08/22/03	68F	TRANSFER	THE BORR TO C/S REGARDING THE INSURANCE
COL	08/22/03	68F	HE	WAS PROVIDED WITH THE FAX NUMBER KYE, 8161
COL	08/22/03	68F	HIM	THE MONEY I GAVE HIM THE FAX NUMBER TO THE
COL	08/22/03	68F	INSURANCE	DEP
COL	08/22/03	68F	PER	HAZ NOTES THEY ARE REQUESTING THE BORR FAX PROO
COL	08/22/03	68F	F	FROM 10/02-10/03 HE WAS UPSET CLAIMS HE FAXED IT
COL	08/22/03	68F	EVERY	MONTH HE WANTS US TO GO BACK TO 99 AND REFUND
COL	08/22/03	68F	HE'S	DISPUTING THE AMOUNTS OF THE PAYMENTS SAID
COL	08/22/03	68F	HE	HAS STATE FARM INSURANCE
COL	08/22/03	68F	SPOKE	WITH AUTH PARTY
COL	08/22/03	68F	CLD	BY OTHER
COL	08/22/03	68F	CL252	NOIA - Judicial
COL	08/22/03	68F	CLD	HOME #1
COL	08/22/03	68F	LEFT	MSG/ANS MACH
COL	08/22/03	68F	MR	WAS NOT AWARE THAT HIS PMT WENT UP SINCE 2/03PMT
COL	08/22/03	68F	08-29	
COL	08/22/03	68F	HAZARD	FORCED PLACED COVERAGE INQUIRY
COL	08/22/03	68F	MR	WILL BE FAXING EOI TO ME TO HAVE WORK ORDER OPE
COL	08/22/03	68F	NED	AND FORCE PLACE CANCELED
COL	08/22/03	68F	SCORE	392
COL	08/22/03	68F	081503	AGT E30N DAYS DEL 045 RISK A
COL	08/22/03	68F	OC	HOME-LEFT MSG.

WAMU-00202

1358

12/05/04
PAGE 263135

COL	08/14/03	DAV
COL	08/13/03	FIP
COL	08/12/03	DAV
COL	08/12/03	DAV
COL	08/12/03	DAV
COL	08/11/03	DAV
COL	08/11/03	DAV
COL	08/09/03	DAV
COL	08/08/03	DAV
COL	08/06/03	DAV
COL	08/06/03	DAV
COL	08/05/03	DAV
COL	08/05/03	***
COL	08/05/03	***
COL	08/04/03	DAV
COL	08/02/03	DAV
COL	08/01/03	DAV
COL	07/31/03	DAV
COL	07/30/03	DAV
COL	07/30/03	DAV
COL	07/29/03	DAV
COL	07/29/03	DAV
COL	07/28/03	DAV
COL	07/28/03	DAV
COL	07/26/03	DAV
COL	07/25/03	DAV
COL	07/25/03	DAV
COL	07/24/03	DAV
COL	07/24/03	DAV
COL	07/24/03	20Q
COL	07/23/03	DAV
COL	07/23/03	DAV
COL	07/21/03	LWX
COL	07/21/03	LWX
COL	07/21/03	DAV
COL	07/21/03	***
COL	07/18/03	DAV
COL	07/16/03	***
LOG	07/02/03	862

[illegible]

OC HOME-LEFT MSG.
OC HOME-LEFT MSG.
OC HOME-LEFT MSG.
OC HOME-LEFT MSG.
OC HOME-LEFT MSG.
NO DIAL TONE
OC HOME-LEFT MSG.-
OC HOME-LEFT MSG.
OC HOME-LEFT MSG.
NO ANSWER
OC HOME-LEFT MSG.
NO ANSWER
OC HOME-LEFT MSG.
OC HOME-LEFT MSG.

RUVED 1.02M

RVRD LOAN TASK FOLLOW UP
F/U ON MAN CODE "Q". HAZBIL TSK WAS CLOSED. PLEASE
SEE NOTES ON HAZN ON 7/03/03. "Q" IS REMOVED.

CL253 1 Month
NO ANSWER

LETTER SENT

NO ANSWER

SCORE 380 071603 AGT E60N DAYS DEL 076 RISK B
HAZARD GENERAL HAZARD INQUIRY
OPENED HAZBIL TO REQUEST RESEARCH ABOUT THE PREM
MS FOR FCC THAT WERE NEVER CREDITED TO HIS ACCOU
FOR THE YEARS 1999-2000.

EDUCATED BORR

S/W OTHER
CLD BY OTHER
UNABLE TO COMMIT AT THIS TIME DUE TO INCREASE &
ENDS TO BE CORRECTED FIRST. ADVS WILL ND PROOF OF
INSURANCE FOR THIS YEAR..PSOUDER NORX8413
THE YR BEFORE. TRNSFRD TO CUST SVC REP TO FURTHER
ASSIT. THIS MAY NOW BE AN ESCALATED CALL..PSOUDER
NORX8413

BRW HS AN ISSUE WITH THE INCREASE IN PMTS DUE TO FORCED PLACE INSURANCE. THERE WAS A CREDIT PER NOTE

ICCSFICH-156

WASHINGTON MUTUAL
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 09/01/02 THRU 11/30/04

12/05/04
PAGE 263136

0033144148

LOG	07/02/03	CO@	HAZIQ	FOR LAST YR. HE STATES THAT THEY WERE NVR CREDITED HAZARD GENERAL HAZARD INQUIRY
COL	07/02/03	OXW		
COL	07/02/03	9WG		
COL	07/02/03	9WG		
COL	07/02/03	9WG		
COL	06/24/03	D95		
COL	06/14/03	***		
LOG	04/04/03	JDL		
LOG	03/27/03	Q#J	DOCRQ	
LOG	03/27/03	Q#J	MSAPP5	
LOG	03/27/03	Q#J	MSAPP5	
LOG	03/27/03	Q#J	HLPREP	
COL	03/24/03	DAV		
COL	03/20/03	***		
COL	02/20/03	***		
LOG	02/18/03	307		
LOG	02/07/03	Q#W	CSHCC	
LOG	02/07/03	IVR	IVRPMI	
LOG	02/07/03	IVR	IVRJIT	
COL	02/04/03	***		
COL	02/03/03	AJL		
LOG	01/31/03	8C@	CSHIQ	
LOG	01/31/03	KJR		
LOG	01/31/03	KJR	CSHIQ	

ABANDONMENT OF PROP
AUTH CLO RE INSURANCE ISSUE, CALL DISCONNECTED
BORR IS INQ ABOUT FP POLICY... ADV ISSUE HAS NOTBE
EN RESOLVED. NO TASK OPEN/CLOSED (???)
SPK W/AUTHORIZED
VRFD HE/BP/ML/SS#

SCORE 395 061403 AGT E30N DAYS DEL 044 RISK A
TASK ERROR: RETURNED TO SENDING DEPT FOR RWORK
RETURN TASK TO SENDING DEPT. PLEASE BE SPECIFIC A
TO WHAT SHOULD BE DONE ON ACCOUNT. THERE ARE 5 DI
FERENT REQUESTS ON ACCOUNT AND SOME ARE COMPLETED
ALREADY. FUNDS WERE NOT APPLIED TO ESCROW ON 2/1
02 WE ARE UNABLE TO REVERSE FUNDS FROM A 152 TRAN
THIS IS NOT MONEY COMING IN IT IS AN ASSESSMENT.A
TEMPT TO CONTACT REP WAS DONE AND UNSUCCESSFUL. SJ
PEK/8522/MKE.

GENERAL DOC REQUEST HISTORY/AM SCHED/LOAN DOCS
FAX PAYMENT HISTORY TO 757-833-7951
CASH MISAPPLIED FUNDS INQUIRY
H/O PAYMENT THAT WAS SENT ON 02/11/02 FOR 2720.70
PAYMENT WAS APPLIED TO ESCROW NOT 02/02 PAYMENT THI
S HAS EFFECTED EVERY PAYMENT SINCE H/O IS SHOWING
THAT HE IS ON MONTH BEHIND ON PAYMENT I OPEN REVW
AS TO HAVE 02/02
CASH MISAPPLIED FUNDS INQUIRY
GES THAT THE CUSTOMER HAS PAID REAPPLIED INTO SUSP
ENCE I REQUESTED THAT THE LATE CHARGES THAT ARE ON
H/O ACCOUNT CURRENTLY BE WAVED H/O IS FAXING ME CO
PY OF INSURANCE DOCUMENTS SO I CAN HAVE FORCE PLAC
ED INSURANCE REMOVED
PROVIDED ASSISTANCE TO REP
OC HOME-LEFT MSG.
CL253 1 Month
CL253 1 Month
LETTER SENT
LETTER SENT
CLSD PMTRES TSK
CK#2018 IAO 3218.37 POSTED TO IN ON 11/29/02
CASH FAX SENT TO CUSTOMER CARE NOT NOTED ON SYST
H/O SENDING COPY OF CHECK 02/07/03 FOR DECEMBER PA
YMENT.
LAST PMT INFO (DATE,AMT,BREAKDOWN)OBTAINED VIA IVR
CUST SELECTED JIT OPTION VIA IVR
SCORE 395 020403 AGT E30N DAYS DEL 034 RISK A
CLO HOME #1 NO ANSWER
CASH GENERAL INQUIRY
UNABLE TO CONTACT
BORROWER WILL FAX COPY OF CANCELLED CHECK TO REP A
TTN...FOR FORWARD OVER FOR RESEARCH
H/O WILL BE FAXING OVER PROOF THAT HE MADE 12/02
PYMNT. THIS WILL NEED TO BE RESEARCHED.
CASH GENERAL INQUIRY

WAMU-00204

1360

ICCSFICH-1.56

WASHINGTON MUTUAL
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 09/01/02 THRU 11/30/04

PAGE 263137
12/05/04

0033144148

COL	DATE	ST	ZIP	ADDRESS	LOAN NUMBER	MORTGAGOR NAME
COL	01/25/03	***				
COL	01/15/03	***				
LOG	01/08/03	KMH		TAXIQ		
LOG	01/08/03	KMH		HAZFP		
LOG	01/08/03	KMH		MSPMT		
LOG	01/08/03	(VR		IVRLOW		
LOG	01/07/03	GG5		HAZIQ		
LOG	01/07/03	GG5		HAZFX		
COL	01/06/03	***				
COL	01/04/03	***				
COL	12/20/02	***				
COL	12/14/02	***				
COL	12/04/02	***				
COL	11/23/02	***				
COL	11/20/02	***				
COL	11/19/02	DAV				
LOG	11/18/02	M8Q		POQUOT		
COL	11/15/02	***				
LOG	11/08/02	(VR		IVRAOD		
LOG	11/08/02	(VR		IVRFO		
LOG	11/08/02	(VR		IVRESC		
LOG	11/08/02	(VR		IVRINS		
LOG	11/08/02	(VR		IVRTAX		
LOG	11/08/02	(VR		IVRPMT		
COL	11/05/02	***				
COL	11/04/02	DAV				

REDACTED

12/07/03
PAGE 380254

110301 AGT EL6N DAYS DEL 004 RISK E

INT RATE	LOAN TYPE
----------	-----------

364000.00	4.07900	13-ACONV.	RES	ARM
375405.01	3227.69	04Y	02M	

11/29/03	COL	DAV	NOI EXP 12-20-03/JR	OC HOME-LEFT MSG.	
11/29/03	COL	DAV		OC HOME-LEFT MSG.	
11/26/03	COL	X58	CLD HOME #1	NO ANSWER	UNABLE TO CONTACT
11/26/03	COL	X58	CLD CELL #1	LEFT MSG/ANS MACH	UNABLE TO CONTACT
11/24/03	COL	AL4	CLD HOME #1	LEFT MSG/ANS MACH	UNABLE TO CONTACT
11/22/03	COL	Y28	CLD CELL #1	NO ANSWER	UNABLE TO CONTACT
11/22/03	COL	H#9	CLD HOME #1	LEFT MSG/ANS MACH	UNABLE TO CONTACT
11/20/03	COL	F6P	CLD HOME #1	LEFT MSG TO CALL	UNABLE TO CONTACT
11/20/03	COL	F6P	CLD HOME #1	LEFT MSG/ANS MACH	UNABLE TO CONTACT
11/20/03	COL	K19	CLD HOME #1	LEFT MSG/ANS MACH	UNABLE TO CONTACT
11/20/03	LET	CPI	038 - NOI-jud 1st class	R031119	
11/19/03	COL	JXR	CLD CELL #1	LEFT MSG/ANS MACH	UNABLE TO CONTACT
11/19/03	COL	**	CL252 NOI-jud 1st class		LETTER SENT
11/19/03	COL	***			

1362

ICCSFICH-156

WASHINGTON MUTUAL
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 09/01/01 THRU 11/30/03

12/07/03
PAGE 380155

0033144140

COL	09/13/03	***	SCORE 387	091303 AGT E60N DAYS DEL 074 RISK B
COL	09/04/03	***	SCORE 387	090403 AGT E60N DAYS DEL 065 RISK B
COL	09/03/03	DAV		HUNG UP ON MSG
COL	09/02/03	DAV		OC HOME-LEFT MSG.
LET	08/28/03	K89		005 - Short Pymt Susp-Total Due SA
LOG	08/22/03	ISA		HAZARD GENERAL HAZARD INQUIRY
			SC206	BORR WILL FAX ME PROOF OF INS FM 99-03, ONCE
			HAZIQ	REC WILL CALL BARRY BK AT 719-475-8910 ADV BORR
				WILL OPEN WK ORDER TO HVE HAZ INS RES & FIND OUT
				WHAT HAPPENED TO THE REFUND. IF BARRY CLS BK ITS
				OK TO TRANSFER THE CLL TO ME AT 847-549-3577 ANNA
				CLD BY OTHER UNABLE TO COMMIT PAYMENT DISPUTE
				HE SAID HE WILL SUE WAMU
				TRANSFER THE BORR TO C/S REGARDING THE INSURANCE
				HE WAS PROVIDED WITH THE FAX NUMBER KYE, 8161
				HIM THE MONEY I GAVE HIM THE FAX NUMBER TO THE
				INSURANCE DEP
				PER HAZ NOTES THEY ARE REQUESTING THE BORR FAX PROO
				F FROM 10/02-10/03 HE WAS UPSET CLAIMS HE FAXED IT
				EVERY MONTH HE WANTS US TO GO BACK TO 99 AND REFUND
				HE'S DISPUTING THE AMOUNTS OF THE PAYMENTS SAID
				HE HAS STATE FARM INSURANCE
				PAYMENT DISPUTE
				SPOKE WITH AUTH PARTY
				CLD BY OTHER
				VRFD HP/BP/ML/SS#
				R030819
				LETTER SENT
				CL252 NOIA - Judicial
				CL252 NOIA - Judicial
				LETTER SENT
				CLD HOME #1
				LEFT MSG/ANS MACH UNABLE TO CONTACT
				NO ANSWER
				MR WAS NOT AWARE THAT HIS PMT WENT UP SINCE 2/03PMT
				08-29
				HAZARD FORCED COVERAGE INQUIRY
				MR WILL BE FAXING EO1 TO ME TO HAVE WORK ORDER OPE
				NED AND FORCE PLACE CANCELED
				SCORE 392
				081503 AGT E30N DAYS DEL 045 RISK A
				OC HOME-LEFT MSG.
				OC HOME-LEFT MSG.
				CLD HOME #1
				LEFT MSG/ANS MACH UNABLE TO CONTACT
				OC HOME-LEFT MSG.
				OC HOME-LEFT MSG.
				OC HOME-LEFT MSG.
				OC HOME-LEFT MSG.
				OC HOME-LEFT MSG.
				OC HOME-LEFT MSG.
				OC HOME-LEFT MSG.
				OC HOME-LEFT MSG.
				NO ANSWER
				NO ANSWER
				OC HOME-LEFT MSG.
				R030805
				CL715
				004 - 35 Day Letter
				OC HOME-LEFT MSG.
				SCORE 388
				080303 AGT E30N DAYS DEL 035 RISK B
				CL715 35 Day Letter
				LETTER SENT
				OC HOME-LEFT MSG.
				OC HOME-LEFT MSG.

WAMU-00207

1363

ICCSFICH-156

WASHINGTON MUTUAL
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 09/01/01 THRU 11/30/03

12/07/03
PAGE 380156

0033144148

COL	08/01/03	DAV	OC HOME-LEFT MSG.	
COL	07/31/03	DAV	OC HOME-LEFT MSG.	
COL	07/30/03	DAV	OC HOME-LEFT MSG.	
COL	07/30/03	DAV	NO DIAL TONE	
COL	07/29/03	DAV	OC HOME-LEFT MSG.	
COL	07/29/03	DAV	OC HOME-LEFT MSG.	
COL	07/28/03	DAV	NO ANSWER	
COL	07/28/03	DAV	OC HOME-LEFT MSG.	
COL	07/26/03	DAV	NO ANSWER	
COL	07/25/03	DAV	OC HOME-LEFT MSG.	
COL	07/25/03	DAV	OC HOME-LEFT MSG.	
COL	07/24/03	DAV		
COL	07/24/03	20Q		
COL	07/23/03	DAV		
COL	07/23/03	DAV		
LET	07/22/03	CPI		
COL	07/21/03	LWX		
COL	07/21/03	LWX		
COL	07/21/03	DAV		
COL	07/21/03	***		
COL	07/18/03	DAV		
COL	07/16/03	***		
TSK	07/03/03	GRH		
LOG	07/02/03	GG2		
COL	07/02/03	OXW		
COL	07/02/03	OXW		
COL	07/02/03	OXW		
COL	07/02/03	OXW		
COL	07/02/03	OXW		
LOG	07/02/03	CQ4		
COL	07/02/03	OXW		
COL	07/02/03	9WG		
COL	07/02/03	9WG		
COL	07/02/03	9WG		
TSK	07/02/03	GG2		
COL	06/24/03	D9\$		
LET	06/24/03	D9\$		
COL	06/14/03	***		
LET	05/15/03	CKP		

RVWD LOAN
023 - 1 Month
RVWD LOAN
F/U ON MAN CODE "Q". HAZBIL TSK WAS CLOSED. PLEASE
SEE NOTES ON HAZN ON 7/03/03. "Q" IS REMOVED.
CL253 1 Month
NO ANSWER
NO ANSWER
SCORE 380 071603 AGT E60N DAYS DEL 076 RISK B
ASG - INSURANCE PREMIUM PAYMENT
HAZARD GENERAL HAZARD INQUIRY
OPENED HAZBIL TO REQUEST RESEARCH ABOUT THE PREMIO
MS FOR FPC THAT WERE NEVER CREDITED TO HIS ACCOUNT
FOR THE YEARS 1999-2000.
S/W OTHER
CLD BY OTHER
UNABLE TO COMMIT AT THIS TIME DUE TO INCREASE &
NDS TO BE CORRECTED FIRST. ADVS WILL ND PROOF OF
INSURANCE FOR THIS YEAR. PSOUDEUR NORX8413
THE YR BEFORE. TRNSFERD TO CUST SVC REP TO FURTHER
ASSIT. THIS MAY NOW BE AN ESCALATED CALL. PSOUDEUR
NORX8413
BRN HS AN ISSUE WITH THE INCREASE IN PMTS DUE TO
FORCED FLAKE INSURANCE. THERE WAS A CREDIT PER NOTES
FOR LAST YR. HE STATES THAT THEY WERE NVR CROTD
HAZARD GENERAL HAZARD INQUIRY
AUTH CLD RE INSURANCE ISSUE, CALL DISCONNECTED
BORR IS INQ ABOUT EP POLICY... ADV ISSUE HAS NOTBE
EN RESOLVED. NO TASK OPEN/CLOSED (???)
S/W OTHER
OWNER OCC
ASG - INSURANCE PREMIUM PAYMENT
RVWD LOAN
031 - NOIA - Judicial
SCORE 395 061403 AGT E30N DAYS DEL 044 RISK A
005 - PRIVACY MAILED B&R MA05/13/03

WAMU-00208

1364

ICCSFICH-156

WASHINGTON MUTUAL

COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE

12/07/03
PAGE 380157

0033144148

TSK	LOG	DATE	TIME	USER	STATUS	DESCRIPTION
TSK		04/16/03	SB9		CLOSED	ASG - INSURANCE RESEARCH REQUESTED
TSK		04/08/03	BJJ		OPENED	HAZ - ESCALATED RESEARCH
TSK		04/08/03	BJJ		OPENED	ASG - INSURANCE RESEARCH REQUESTED
LOG		04/08/03	BJJ		DELETE	HAZ - ESCALATED RESEARCH
LOG		04/04/03	JDL		TSKRTN	TASK ERROR: RETURNED TO SENDING DEPT FOR REWORK
						TASK ERROR: RETURNED TO SENDING DEPT FOR REWORK
						RETURN TASK TO SENDING DEPT. PLEASE BE SPECIFIC A
						TO WHAT SHOULD BE DONE ON ACCOUNT, THERE ARE 5 DI
						FERENT REQUESTS ON ACCOUNT AND SOME ARE COMPLETED
						ALREADY. FUNDS WERE NOT APPLIED TO ESCROW ON 2/1
						02 WE ARE UNABLE TO REVERSE FUNDS FROM A 152 TRAN
						THIS IS NOT MONEY COMING IN IT IS AN ASSESSMENT. A
						TEMPT TO CONTACT REP WAS DONE AND UNSUCCESSFUL. SJ
						PEK/8522/WKE.
TSK		04/04/03	JDL		DELETE	CSR - REVERSE & REAPPLY MOLT TRANS
LOG		03/27/03	BJJ		DOCRQ	GENERAL DOC REQUEST HISTORY/AM SCHED/LOAN DOCS
LOG		03/27/03	BJJ		MSAPP5	FAX PAYMENT HISTORY TO 757-833-7951
						CASH MISAPPLIED FUNDS INQUIRY
						H/O PAYMENT THAT WAS SENT ON 02/11/02 FOR 2720.70
						PAYMENT WAS APPLIED TO ESCROW NOT 02/02 PAYMENT THI
						S HAS EFFECTED EVERY PAYMENT SINCE H/O IS SHOWING
						THAT HE IS ON MONTH BEHIND ON PAYMENT I OPEND REVU
LOG		03/27/03	BJJ		MSAPP5	AS TO HAVE 02/02
						CASH MISAPPLIED FUNDS INQUIRY
						GES THAT THE CUSTOMER HAS PAID REAPPLIED INTO SUSP
						ENCE I REQUESTED THAT THE LATE CHARGES THAT ARE ON
						H/O ACCOUNT CURRENTLY BE WAVED H/O IS FAXING ME CO
						PY OF INSURANCE DOCUMENTS SO I CAN HAVE FORCE PLAC
						ED INSURANCE DOCUMENTS REMOVED
						PROVIDED ASSISTANCE TO REP
						CSR - REVERSE & REAPPLY MOLT TRANS
						OC HOME-LEFT MSG.
						021 - 1 Month
						CL253 1 Month
						R030320
						LETTER SENT
						021 - 1 Month
						CL253 1 Month
						R030220
						LETTER SENT
						CLSD PMTRES TSK
						CK#2018 IAO 3218.37 POSTED TO LN ON 11/29/02
						CAR - RESEARCH MISSING PAYMENT
						CSR - CUST SNONG BKUP CASH ISSUE
						CAR - RESEARCH MISSING PAYMENT
						CASH FAX SENT TO CUSTOMER CARE NOT NOTED ON SYST
						H/O SENDING COPY OF CHECK 02/07/03 FOR DECEMBER PA
						YMENT.
						LAST PMT INFO (DATE, AMT, BREAKDOWN) OBTAINED VIA IVR
						CUST SELECTED JLT OPTION VIA IVR
						003 - CCBKUP Rcvd Insufficient
						CSR - CUST SNONG BKUP CASH ISSUE
						SCORE 395 020403 ACT E30N DAYS DEL 034 RISK A
						CLD HOME #1 NO ANSWER
						CASH GENERAL INQUIRY
						BORROWER WILL FAX COPY OF CANCELLED CHECK TO REP A
						TTN...FOR FORWARD OVER FOR RESEARCH
						H/O WILL BE FAXING OVER PROOF THAT HE MADE 12/02
LOG		01/31/03	KJR			

WAMU-00209

1365

ICCSFICH-156

FOR THE TIME PERIOD 09/01/01 THRU 11/30/03

12/07/03
PAGE 380158

0033144248

[illegible]

ICCSFICH-156

WASHINGTON M U T U A L
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 09/01/01 THRU 11/30/03

12/07/03
PAGE 380159

0033144198

COL	11/05/02	***	SCORE 394	110502 AGT E30N DAYS DEL 024 RISK F	LETTER SENT
COL	11/05/02	***	CL252 NOIA - Judicial	HUNG UP ON MSG	LETTER SENT
COL	11/04/02	DAV	SCORE 004	102502 AGT E16N DAYS DEL 024 RISK F	LETTER SENT
COL	10/25/02	***	CL253 1 Month		
COL	10/21/02	***	SCORE 004	101702 AGT E16N DAYS DEL 016 RISK F	LETTER SENT
COL	10/17/02	***	SCORE 392	100302 AGT E30N DAYS DEL 036 RISK A	
COL	10/07/02	***	SCORE 392	100302 AGT E30N DAYS DEL 032 RISK A	
COL	10/03/02	***		OC HOME-LEFT MSG.	
COL	09/28/02	DAV	SCORE 004	092502 AGT E16N DAYS DEL 024 RISK F	
COL	09/26/02	DAV	CL253 1 Month		
COL	09/25/02	***	CLD HOME #1	NO ANSWER	LETTER SENT
COL	09/20/02	***	SCORE 004	091402 AGT E16N DAYS DEL 013 RISK F	UNABLE TO CONTACT
COL	09/18/02	BV4	SCORE 392	090502 AGT E30N DAYS DEL 035 RISK A	
COL	09/17/02	DAV	CL252 NOIA - Judicial		
COL	09/14/02	***	SCORE 003	082402 AGT E16N DAYS DEL 023 RISK F	LETTER SENT
COL	09/05/02	***	CL253 1 Month		
COL	09/05/02	***	SCORE 003	081502 AGT E16N DAYS DEL 014 RISK F	LETTER SENT
COL	08/24/02	***	SCORE 006	072502 AGT E16N DAYS DEL 004 RISK F	
COL	08/20/02	***		HE HAD COMPANY AND THEN HUNG UP.	
COL	08/15/02	***	SCORE 392	070302 AGT E30N DAYS DEL 032 RISK A	
COL	08/05/02	***	SCORE 006	062502 AGT E16N DAYS DEL 024 RISK F	
COL	07/25/02	FSC		OC HOME-LEFT MSG.	
COL	07/24/02	FSC	CL253 1 Month		
COL	07/24/02	FSC	CLD HOME #1	DISAGREE W/AMT DUE PAYMENT DISPUTE	LETTER SENT
COL	07/22/02	***	SCORE 006	061502 AGT E16N DAYS DEL 016 RISK F	
COL	07/15/02	***	SCORE 006	060502 AGT E16N DAYS DEL 004 RISK F	
COL	07/03/02	***	SCORE 006	052502 AGT E16N DAYS DEL 027 RISK F	
COL	06/29/02	DAV	CL253 1 Month		
COL	06/25/02	***	SCORE 006	051502 AGT E16N DAYS DEL 014 RISK F	LETTER SENT
COL	06/20/02	IQN	PREV RES CLOSED, WILL SUBMIT TO OPEN NEW TASK FOR		
COL	06/20/02	***	\$800..ADV WILL REV W/MGR..BRENT8176		
COL	06/19/02	F8Y	CLD BUS #1	DISAGREE W/AMT DUE PAYMENT DISPUTE	LETTER SENT
COL	06/17/02	F8Y	SCORE 391	050302 AGT E30N DAYS DEL 032 RISK A	
COL	06/05/02	***			
COL	05/28/02	***			
COL	05/20/02	***			
COL	05/15/02	***			
COL	05/06/02	F8Y			
COL	05/06/02	F8Y			
COL	05/06/02	F8Y			
COL	05/06/02	***			
COL	05/03/02	***			

WAMU-00211

1367

7CCSFICH-156

WASHINGTON MUTUAL
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 09/01/01 THRU 11/30/03

12/07/03
PAGE 380160

0033144148

LOG	04/25/02	FL2	
COL	04/25/02	***	RCVD LETTER FROM BORROWER FORWARDED TAX EXEMPTION APPLICATION TO LERETA. ANALYZED IN THE FPI REFUND DOCS SHOW CREDITED TO LOAN. ANALYSIS EFF FOR 04/02 SCORE 006 042502 AGT E16N DAYS DEL 024 RISK F CL253 1 Month
COL	04/22/02	***	LETTER SENT
COL	04/18/02	DAV	OC HOME-LEFT MSG.
LOG	04/15/02	(VR	LAST PMT INFO (DATE, AMT, BREAKDOWN) OBTAINED VIA IVR
COL	04/15/02	***	LAST PMT INFO (DATE, AMT, BREAKDOWN) OBTAINED VIA IVR
COL	04/03/02	***	SCORE 006 041302 AGT E16N DAYS DEL 014 RISK F
LOG	03/25/02	7SX	SCORE 392 040302 AGT E30N DAYS DEL 033 RISK A GENERAL PROPERTY TAX INFO. TAX BILL INQUIRIES H/O IS FAXING OVER THE HOMESTEAD EXEMPTION TO THE TAX DEPARTMENT, SO THAT WE WILL BE DECREASING THE AMOUNT OF TAXES WE WITHHOLD.
COL	03/20/02	***	THANKS KIM 3561
COL	03/15/02	***	CL253 1 Month
COL	03/05/02	***	SCORE 006 031502 AGT E16N DAYS DEL 014 RISK F
COL	03/01/02	7PV	SCORE 392 030502 AGT E30N DAYS DEL 032 RISK A PROMISE TO PAY PAYMENT DISPUTE
COL	03/01/02	7PV	3,008.47 03-11
COL	03/01/02	7PV	CLD BY OTHER SPX W/AUTHORIZED
COL	03/01/02	7PV	IF OVERAGE, THERE WILL BE A REFUND WHEN REANALYZED. MR CLAIMS MARCH PYMNT WILL BE MAILED TDY. OFRO JIT, DCEND.....IAN8109
COL	03/01/02	7PV	INSRNC REFUND OF 800.00 IS SUPPSED TO POST TO ACCT. ADV NO SUCH PYMNT PSTD. MR ALSO CLAIMS THRU HOMESTEAD EXEMPTION, TAXES HAVE BEEN LOWERED. ADV MR CLD IN, RFD; DISPUTING INS AND CLAIMS ACCT SHOULD BE DUE FOR LESS THAN AMNT SHOWING. PER ANAL, PYMNT AMNT OF 3008.47 EXPTD. MR CLAIMS AN CL253 1 Month
COL	02/20/02	***	LETTER SENT
COL	02/15/02	***	SCORE 007 021502 AGT E16N DAYS DEL 014 RISK E
LOG	02/14/02	CX#	CLSD TSK, LOAN ANALYZED EFF 03-02 DUE TO REMOVAL OF HAZ INS LINE IN ERROR
LOG	02/11/02	JYM	LOAN HISTORY FAXED/MAILED AS REQUESTED.
LOG	02/11/02	QDD	ESCROW INQUIRY
			MR. CALLED BECAUSE HE IS STATING THAT THE AMT. BEING PAID FOR H/O INS. IS INCORRECT. HE STATED HE PROVIDED PROOF THAT HE HAS ALWAYS HAD INS. AND THAT HE SPOKE WITH OUR INSURANCE DEPT. TO VERIFY THAT. THEY STATED THAT THEY PLACED PROOF ON WRONG SCREEN. PLEASE REANALYZE ACCOUNT ACCORDING TO THIS ADJUSTMENT. H/O IS ALSO STATING THAT WE ARE PAYING TO MUCH FOR THE TAXES. OPENED TAXRES, ONCE COMPLETED PLEASE ADJUST ESCROW ACCORDINGLY. THANK YOU.
LOG	02/11/02	14K	REQUEST FOR LOAN HISTORY
LOG	02/08/02	(VR	IVR MSG HEARD ADVISING HAZ POLICY HAS EXPIRED
LOG	02/08/02	(VR	LAST PMT INFO (DATE, AMT, BREAKDOWN) OBTAINED VIA IVR
COL	02/05/02	***	SCORE 007 020502 AGT E16N DAYS DEL 004 RISK E
COL	11/05/01	***	SCORE 008 110301 AGT E16N DAYS DEL 004 RISK E

WAMU-00212

1368

ICCSEICH-156

WASHINGTON MUTUAL
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 08/01/00 THRU 10/31/02

11/10/02
PAGE 495890

REDACTED

LOAN NUMBER		MORTGAGOR NAME		ADDRESS		ST ZIP		ORIG AMT		INT RATE		LOAN TYPE	
		NAME		CITY				PRIN BAL		TOTAL PNT		AGE	
0033144148		AMI ESKANOS		3122 PINETREE DR		FL 33140		364000.00		4.97200		13-ACONV. RES ARM	
				MIAMI BEACH				381634.12		2986.73		03Y OLM	
ENTRY		DATE		USER		LTR ID/ CMT CODE		ACTIVITY DESCRIPTION					
LET	10/29/02	ISI	H2600	001 - FORCED HAZ LETTER #1 10/27/02									
COL	10/25/02	***		SCORE 004 102502 AGT E16N DAYS DEL 024 RISK F									
LET	10/22/02	CPI	CL253	018 - 1 Month									
COL	10/21/02	***		CL253 1 Month									
COL	10/17/02	***		SCORE 004 101702 AGT E16N DAYS DEL 016 RISK F									
COL	10/07/02	***		SCORE 392 100302 AGT E30N DAYS DEL 036 RISK A									
COL	10/03/02	***		SCORE 392 100302 AGT E30N DAYS DEL 032 RISK A									
COL	09/28/02	DAV		OC HOME-LEFT MSG.									
COL	09/26/02	DAV		NO DIAL TONE									
COL	09/25/02	***		SCORE 004 092502 AGT E16N DAYS DEL 024 RISK F									
LET	09/21/02	CPI	CL253	018 - 1 Month									
COL	09/20/02	***		CL253 1 Month									
COL	09/18/02	BV4		CLD HOME #1									
COL	09/17/02	DAV		NO ANSWER									
COL	09/14/02	***		OC HOME-LEFT MSG.									
LET	09/06/02	CPI	CL252	SCORE 004 091402 AGT E16N DAYS DEL 013 RISK F									
COL	09/05/02	***		028 - NOIA - Judicial									
COL	09/05/02	***		SCORE 392 090502 AGT E30N DAYS DEL 035 RISK A									
COL	09/05/02	***		CL252 NOIA - Judicial									
COL	08/24/02	***		SCORE 003 082402 AGT E16N DAYS DEL 023 RISK F									
LET	08/24/02	BIG	CS960	001 - S4D UPDATE LETTER									
LET	08/21/02	CPI	CL253	017 - 1 Month									
COL	08/20/02	***		CL253 1 Month									
COL	08/15/02	***		SCORE 003 081502 AGT E16N DAYS DEL 014 RISK F									
COL	08/05/02	***		SCORE 003 080302 AGT E16N DAYS DEL 004 RISK F									
COL	07/25/02	***		SCORE 006 072502 AGT E16N DAYS DEL 024 RISK F									
COL	07/24/02	FSC		HE HAD COMPANY AND THEN HUNG UP.									
COL	07/24/02	FSC		THAT WE REFUNDED IT BACK INTO HIS ESCROW ACCT. RE DI SAGREES.									
COL	07/24/02	FSC		S/W OTHER									
COL	07/24/02	FSC		UNABLE TO COMMIT									
				PAYMENT DISPUTE									
				STD THAT WE OWE HIM \$800 AND NOT GOING TO SEND IN A									
				PMT UNTIL THEY RECEIVE FROM US. HE STD IT IS FROM I									
				NSURANCE THAT WE DISBURSED FROM 2 YEARS AGO AND ADF									
				017 - 1 Month									
				R020722									
				CL253 1 Month									
				033 - Short Pymt Susp - Total Due									
				SCORE 006 071302 AGT E16N DAYS DEL 014 RISK F									
				SCORE 392 070302 AGT E30N DAYS DEL 032 RISK A									
LET	07/23/02	CPI	CL253	LETTER SENT									
COL	07/22/02	***											
LET	07/20/02	6QC	CA206										
COL	07/15/02	***											
COL	07/03/02	***											

WAMU-00213

1369

ICCSFICH-156

WASHINGTON MONTHLY
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 08/01/00 THRU 10/31/02

11/10/02
PAGE 495892

0033144148

COL	03/01/02	7PV
COL	03/01/02	7PV
COL	03/01/02	7PV
COL	03/01/02	7PV
LET	02/21/02	CPI
COL	02/20/02	***
COL	02/15/02	***
LOG	02/14/02	CX#
TSK	02/14/02	CX#
LOG	02/11/02	JYM
LOG	02/11/02	@DD
LOG	02/11/02	14K
TSK	02/11/02	@DD
TSK	02/11/02	@DD
LOG	02/08/02	(VR
LOG	02/08/02	***
COL	02/05/02	ISI
LET	01/15/02	ISI
LET	12/31/01	ISI
LET	12/14/01	ISI
LET	11/14/01	ISI
COL	11/05/01	***
COL	08/08/01	***
COL	06/21/01	2J8
COL	06/21/01	2J8
COL	06/21/01	2J8
COL	06/21/01	UYF
COL	06/21/01	UYF
COL	06/20/01	***
COL	06/18/01	***
COL	06/05/01	***
LOG	05/07/01	A25
LOG	05/07/01	251
COL	05/03/01	***
LOG	04/24/01	@@@
COL	04/18/01	EA8
COL	04/18/01	EA8

IF OVERAGE, THERE WILL BE A REFUND WHEN REANALYZED.
MR CLAIMS MARCH PYMNT WILL BE MAILED TDY. OFRD JIT,
DECLND....IAN8109
INSRNC REUND OF 800.00 IS SUPSED TO POST TO ACCNT.
ADV NO SUCH PYMNT FSTD. MR ALSO CLAIMS THRU
HOMESTEAD EXEMPTION, TAXES HAVE BEEN LOWERED. ADV
MR CLD IN, RFD: DISPUTING INS AND CLAIMS ACCNT
SHOULD BE DUE FOR LESS THAN AMNT SHOWING. PER
ANAL, PYMNT AMNT OF 3008.47 EXPTD. MR CLAIMS AN
016 - 1 Month M 0 0 0R020220
CL253 1 Month LETTER SENT
SCORE 007 021502 AGT E16N DAYS DEL 014 RISK E
CLSD TSK, LOAN ANALYZED EFF 03-02 DUE TO REMOVAL O
F HAZ INS LINE IN ERROR
ESC - ESCROW PAYMENT ADJUSTMENT
LOAN HISTORY FAXED/MAILED AS REQUESTED.
ESCROW INQUIRY
MR. CALLED BECAUSE HE IS STATING THAT THE AMT. BEI
NG PAID FOR H/O INS. IS INCORRECT. HE STATED HE PRO
VIDED PROOF THAT HE HAS ALWAYS HAD INS. AND THAT H
E SPOKE WITH OUR INSURANCE DEPT. TO VERIFY THAT. T
HEY STATED THAT THEY PLACED PROOF ON WRONG SCREEN.
PLEASE REANALYZE ACCOUNT ACCORDING TO THIS ADJUSTM
ENT. H/O IS ALSO STATING THAT WE ARE PAYING TO MUC
H FOR THE TAXES. OPENED TAXES, ONCE COMPLETED FILE
ASE ADJUST ESCROW ACCORDINGLY. THANK YOU.
REQUEST FOR LOAN HISTORY
ESC - ESCROW PAYMENT ADJUSTMENT
CC - OMNOR CALL CENTER FOLLOW-UP
IVR MSG HEARD ADVISING HAZ POLICY HAS EXPIRED
LAST PNT INFO (DATE,AMT,BREAKDOWN)OBTAINED VIA IVR
SCORE 007 020502 AGT E16N DAYS DEL 004 RISK E
001 - F/P HAZ POL COV LTR 01/13/02
A00 - AMI ESKANOS
001 - FORCED HAZ LETTER #2 12/13/01
001 - FORCED HAZ LETTER #1 11/11/01
SCORE 008 110301 AGT E16N DAYS DEL 004 RISK E
SCORE 005 080701 AGT E16N DAYS DEL 000 RISK F
8156
S/W BRANCH VRFD BR.SEC.CODE
SHARON FROM BRNCH 1135 CLD SD THAT THEY POSTED A PM
T OF 3000.00 TO CHG ACCT INSTEAD OF PMT TO LN,WILL
POST AT BRNCH, WAS TO BE DONE ON 6/19.....STEPHANIE
BRANCH TEL
SHARON FRM BR #1135 TRANS TO NORTHBRIDGE
CL253 1 Month LETTER SENT
SCORE 004 061601 AGT E16N DAYS DEL 017 RISK F
SCORE 004 060501 AGT E16N DAYS DEL 004 RISK F
GENERAL INQ. RE PAYOFF PROCEDURES, FEES, ETC.
PROVIDED ASSISTANCE TO REP
SCORE 003 050301 AGT E16N DAYS DEL 002 RISK F
CPI TELEVOICE ACCESS
LTR TO BRWR
TASK COMPLETE REMOVING LN FROM QUE A

WAMU-00215

1371

ICCSFICH-156

WASHINGTON MUTUAL
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 03/01/00 THRU 10/31/02

11/10/02
PAGE 495893

0033144148

COL	04/18/01	ER8	CLD HOME #1 LEFT MSG/ANS MACH
COL	04/18/01	ER8	AND ANYONE ELSE...MUST COME FROM BRWR
COL	04/18/01	ER8	RCVD FAX FROM BARRY...GIVING AUTH TO S/W PARENTS...
COL	04/18/01	ER8	NO WRITTEN AUTH TO S/W BARRY...WILL CONTACT BRWR TO
COL	04/18/01	ER8	ADVISE NEED WRITTEN AUTH FROM HER TO S/W HUSBAND
COL	04/17/01	MEZ	CORRESP REC'D
COL	04/17/01	IQN	FAX RECEIVED
COL	04/17/01	IQN	PROMISE TO PAY
COL	04/17/01	IQN	17TH 04-27
COL	04/17/01	IQN	S/W OTHER WILL PAY IN BRANCH
COL	04/17/01	IQN	5,827.39 0-0
LOG	04/17/01	000	FATHER OF BARRY CLD, WL MK PMT IN BRCH FOR BORRS
COL	04/17/01	***	TDY. FATHER IN PALM DESERT, WILL HAVE BORRS FAX OVE
LOG	04/16/01	IYH	R LTR OF AUTHR TO DISCUSS WITH HIM*****WATERSON
COL	04/16/01	OXW	CPI TELEVOICE ACCESS
COL	04/16/01	OXW	SCORE 394 041701 AGT E30N DAYS DEL 047 RISK A
COL	04/16/01	OXW	GENERAL INQ. RE PAYOFF PROCEDURES, FEES, ETC.
COL	04/16/01	OXW	PROMISE TO PAY
COL	04/16/01	OXW	5,827.39 04-27
COL	04/16/01	OXW	SUSP CLR REQ 2 CSH
COL	04/16/01	OXW	SNT WIZ TO CARRIE TO CLEAR SUSP AND APPLY \$2120.70
COL	04/16/01	OXW	FEB & \$139.48 L/C..PSS X8413
COL	04/16/01	OXW	VRFD HP/BP/ML/SS#
COL	04/16/01	OXW	EDUCATED BORR
COL	04/16/01	OXW	GAVE STATUS
COL	04/16/01	OXW	AMT OF \$580. ADVS MR HOW TO HV BRNCH SND, GV MAIL
COL	04/16/01	OXW	STOP. WNTS TO SPK W/PAYOFF DEPT. TRNSFRD..PSSX8413
COL	04/16/01	OXW	CLD OTHER SPK W/AUTHORIZED
COL	04/16/01	OXW	SPK W/HUSBAND BARRY (AUTH). ADVS OF TAD TO. SAID
COL	04/16/01	OXW	WILL HV HIS FATHER PAY AT PALM DESERT BRNCH BY 4-17
COL	04/16/01	OXW	. SAID THEY WER OUT OF STATE AND MAID SNT THE WRNG.
COL	04/16/01	OXW	MISAPPLICATN REVERSAL
COL	04/16/01	OXW	F/U ON TASK HAS NOT BEEN ASSIGNED.
COL	04/16/01	OXW	NON BORROWER INQUIRY/INFO DENIED
COL	04/16/01	OXW	SCORE 373 040401 AGT E60N DAYS DEL 062 RISK B
COL	04/16/01	OXW	30TH
COL	04/13/01	***	04-09
COL	04/06/01	128	OFFRD JIT-DCIND
LOG	04/05/01	F9Y	580.88 IN ESCROW TO MAKE TAD WITH SUSPUNCE AMMPT A
COL	04/04/01	***	LSG//
COL	03/30/01	XT5	BORR #1 CLD PROMISE TO PAY OTHER
COL	03/30/01	XT5	3,106.69 04-09
COL	03/30/01	XT5	RED// BWR ADVSD THT HE WENT ON VACATION AND HIS MAI
COL	03/30/01	XT5	O WAS SUPPOSED OPAY HILLS AND SHE FORGOT// HE WLL P
COL	03/30/01	XT5	AY TODAY VIA BRNCH TAD AMMPT OF 3106.69 TO ADD TO
COL	03/30/01	XT5	ADV OF NOI EXP/FCL
COL	03/30/01	XT5	VRFD HP/BP/ML/SS#
COL	03/30/01	XT5	CPI TELEVOICE ACCESS
COL	03/30/01	XT5	CASH TASK OPENED
COL	03/30/01	XT5	TASK OPEN TO REV \$580.88 3-16-01 FRM ESCROW AND
LOG	03/30/01	000	POST W/FUNDS IN SUSPENSE TO FEB PMT AND BALANCE
COL	03/30/01	128	TO LATE CHARGES.
COL	03/30/01	128	REQUEST TO S/G
COL	03/29/01	BKG	APPLY TO LATE CHRGES CODEL...JUX8410
COL	03/29/01	BKG	

WAMU-00216

1372

ICCSFICH-156

WASHINGTON MUTUAL
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 08/01/00 THRU 10/31/02

11/10/02
PAGE 495893

0033144148

COL	04/18/01	EAB	CLO HOME #1 LEFT MSG/ANS MACH
COL	04/18/01	EAB	AND ANYONE ELSE...MUST COME FROM BRWR
COL	04/18/01	EAB	RCVD FAX FROM BARRY...GIVING AUTH TO S/W PARENTS...
			NO WRITTEN AUTH TO S/W BARRY...WILL CONTACT BRWR TO
			ADVISE NEED WRITTEN AUTH FROM HER TO S/W HUSBAND
COL	04/18/01	EAB	CORRESP RECD
COL	04/17/01	MEZ	FAX RECEIVED
COL	04/17/01	IQN	17TH
			PROMISE TO PAY
COL	04/17/01	IQN	04-27
			WILL PAY IN BRANCH
COL	04/17/01	IQN	5,827.39 0-0
			FATHER OF BARRY CLD, WL MK PMT IN BRCH FOR BORRS
			IDY. FATHER IN PALM DESERT, WILL HAVE BORRS FAX OVE
			R LTR OF AUTHR TO DISCUSS WITH HIM*****WATERSON
LOG	04/17/01	@@@	CPI TELEVOICE ACCESS
COL	04/17/01	***	SCORE 394 041701 AGT E30N DAYS DEL 047 RISK A
LOG	04/16/01	IYH	GENERAL INQ. RE PAYOFF PROCEDURES, FEES, ETC.
COL	04/16/01	OXW	PROMISE TO PAY
			5,827.39 04-27
COL	04/16/01	OXW	SUSP CLR REQ 2 CSH
COL	04/16/01	OXW	SNT WIZ TO CARRIE TO CLEAR SUSP AND APPLY \$2720.70
			FEB & \$139.40 L/C..PSS X8413
COL	04/16/01	OXW	VRFD HP/BP/ML/SS#
COL	04/16/01	OXW	EDUCATED BORR
COL	04/16/01	OXW	GAVE STATUS
			AMT OF \$580. ADVS MR HOW TO HV BRNCH SND, GV MAIL
COL	04/16/01	OXW	STOP. WNTS TO SPK W/PAYOFF DEPT. TRNSFRD..PSSX8413
COL	04/16/01	OXW	CLD OTHER SPK W/AUTHORIZED
			SPK W/HUSBAND BARRY (AUTH). ADVS OF TAD TO. SAID
			WILL HV HIS FATHER PAY AT PALM DESERT BRNCH BY 4-17
			. SAID THEY WER OUT OF STATE AND MAID SNT THE WRNG
			MISAPPLICATIN REVERSAL
			F/U ON TASK HAS NOT BEEN ASSIGNED.
			NON BORROWER INQUIRY/INFO DENIED
			SCORE 373 040401 AGT E60N DAYS DEL 062 RISK B
			30TH
COL	04/13/01	***	04-09
COL	04/06/01	128	OFFRD JIT-DCLND
LOG	04/05/01	F9Y	580.88 IN ESCROW TO MAKE TAD WITH SUSPENCE AMMNT A
COL	04/04/01	***	LSO//
COL	03/30/01	XT5	BORR #1 CLD PROMISE TO PAY OTHER
			3,106.69 04-09
COL	03/30/01	XT5	RED// BWR ADVSD THT HE WENT ON VACATION AND HIS MAL
			D WAS SUPPOSED OPAY BILLS AND SHE FORGOT// HE WILL P
			AY TODAY VIA BRNCH TAD AMMNT OF 3106.69 TO APD TO
			ADV OF NOI LXP/FCL
			VRFD HP/BP/ML/SS#
COL	03/30/01	XT5	CPI TELEVOICE ACCESS
COL	03/30/01	XT5	CASH TASK OPENED
LOG	03/30/01	@@@	TASK OPEN TO REV \$580.88 3-16-01 FRM ESCROW AND
COL	03/30/01	128	POST W/FUNDS IN SUSPENSE TO FEB PMT AND BALANCE
COL	03/30/01	128	TO LATE CHARGES.
			REQUEST TO S/G
COL	03/29/01	BKG	APPLY TO LATE CHRGES CODE1...JJX8410
COL	03/29/01	BKG	

WAMU-00217

1373

11/10/02
PAGE 495894

	COL	03/29/01	BKG
	COL	03/26/01	**
	COL	03/24/01	TW
	COL	03/24/01	IM
	COL	03/19/01	I28
	COL	03/15/01	XEB
	COL	03/15/01	XEB
	COL	03/15/01	XEB
	COL	03/15/01	XEB
	COL	03/08/01	**
	COL	03/05/01	**
	COL	02/26/01	P1P
	COL	02/26/01	P1P
	COL	02/24/01	NRH
	COL	02/24/01	NRH
	COL	02/22/01	**
	COL	02/15/01	I28
	COL	02/15/01	**
	COL	02/08/01	Q1Z
	COL	02/08/01	Q1Z
	COL	02/08/01	Q1Z
	COL	02/08/01	Q1Z
	COL	02/08/01	Q1Z
	LOG	02/05/01	Q1Z
	COL	02/05/01	10J
	COL	02/02/01	**
	COL	02/02/01	**
	COL	01/19/01	I28
	COL	01/19/01	I28
	COL	01/19/01	I28
	COL	01/19/01	I28
	COL	01/17/01	I28
	COL	01/17/01	I28
	COL	01/16/01	**
	COL	01/09/01	IMW
	COL	01/09/01	IMW
	COL	01/09/01	IMW
	COL	01/09/01	IMW

PREPNT TO SUPP GRP. PL2 REVERS PYMT OF \$580.88 POSTED
 TO ESROW ON 3/16/01 & APPLY W/ FUNDS IN SUSPENSE\$227
 9.30J TO PAY FEB PYMT OF \$2720.70..THE ADDL\$139.48
 CL380 Fcfr Alternative ltr LETTER SENT
 CCLD CELL #1 LINE BUSY
 CCLD HOME #1 LEFT MSG/ANS MACH UNABLE TO CONTACT
 SENT UNIVERSAL LETTER FOR SIGNATURE.
 VRED HP/EP/ML ADD
 CO-MTG HNDLS/MCB OTHER
 S/S/W BORR #1 I TT BORR STATES HER HUSBAND TAKES CARE
 OF BILLS; SHE GAVE AUTHORIZATION TO SW HIM; SAID
 SHE WILL HAVE HIM CALL BACK...SANDRA 8042
 OK TO TT HUSBAND BARRY
 SCORE 394 031501 AGT E30N DAYS DEL 042 RISK A
 CL252 NOTA - Judicial LETTER SENT
 SCORE 394 030301 AGT E30N DAYS DEL 032 RISK A
 CCLD BUS #1 LEFT MSG/ANS MACH
 CCLD HOME #1 LEFT MSG/ANS MACH
 CCLD BUS #1 LEFT MSG/ANS MACH
 CCLD HOME #1 LEFT MSG/ANS MACH
 CL380 Fcfr Alternative ltr LETTER SENT
 REMOVED FRM MANCODE 'A' LETTER TO BORR ADVING OF
 CONNECTIONS.
 SCORE 394 021501 AGT E30N DAYS DEL 045 RISK A
 5TH VRED HP/EP/ML/SS#
 02-15
 FAXING PROOF OF NO LAPSE IN COVERAGE ON INS AND WILL
 ALSO SEND UPDATED POLICIES DAMIAN 8108
 S/W RELATIVE PROMISE TO PAY OTHER
 5,441.40 02-15
 S/W BORR'S HUSBAND ADV THAT HE WALKED IN THE JAN
 AND FEB PYMTS TO BR ON 02/05 REF: OVERSIGHT ..BORR
 ALSO HAD INSURANCE ISSUE ADV THAT HE WOULD BE
 CCLD HOME #1 LEFT MSG/ANS MACH
 YTD FIELDS ADJUSTED DUE TO AUTO YE STMT PRODUCED
 SCORE 394 020301 AGT E30N DAYS DEL 035 RISK A
 MISAPPLICAIN REVERSAL
 CASH TASK OPENED
 SYSTEM.. WILL SEND UNIVERSAL LETTER WHEN TSK IS
 COMPLETE.
 TSK OPEN TO REV \$248.45 12-22 FRM LATE CHARGES
 AND \$15.00 12-22 FRM FEE CODE (2) POST W/FUNDS IN
 SUSPENSE TO PMT EFF 12-29,CORRECTED CREDIT ON
 CASH TASK OPENED
 TASK RECEIVED
 TASK RECEIVED
 REQUEST TO S/G
 SHMTD TASK TO RVRS 248.54 FRM L/C AND 15.00 FROM
 NSE FEE, AND APP W/ MONEY IN SUSP TO DEC PMT =
 2620.61 PER BILLING STATEMENT...MAGALIANESX3937
 SCORE 390 011301 AGT E30N DAYS DEL 046 RISK B
 CCLD HOME #1 TASK TO LEAD OTHER
 MATT 3842
 12-29 AND APPLIED IT TO HER PMNT FOR DEC. BORR PAID

1374

11/10/02
PAGE 495895

THE DIFF OF

THE DIFF OF 121 BACK ON THE THE 29TH, SHE MIS-INFO
ARMED ABOUT HER ACCNT, LOOK AT HER NOTES BELOW MINE
VRFD HP/BP/ML ADD
S/W BORR TOLD HER THAT I WOULD REVERSE HER SUSPENSE
AMNT OF 2357.07 AND HER LIE CHRNG FEES OF 248.54 AN
D APPLIED THAT TOTAL OF 2605.61 EFFECTIVE DATED FOR
CL252 SCORE 390 010401 AGT E30N DAYS DEL 038 RISK B
CL252 NOIA - Judicial LETTER SENT
25TH

VRFD HP/BP/ML ADD
FUNDS MISAPPLIED OTHER
OLD HOME #1
AND APPLIED WITH THE REST OF FUNDS.YESENIA3934
S/W BORR SD THEY MADE THE DIFF OF 121.82 TO COMPLETE
E THEIR DEC PMT ON 12/26. ADV BORR THAT THE AMT WAS
APPLIED TO SUSPENSE AND THAT IT WOULD BE REVERSED
OC HOME-PLAYED MSG
CUST INQ IF LAST PAYMENT WAS RECD. GAVE INFO.
MR CL,SD HE IS GOING TO THE BRANCH TODAY TO PAY THE
DIFFERENCE FOR HE DEC PMT

CL253 1 Month LETTER SENT
SCORE 004 121500 AGT E16N DAYS DEL 014 RISK F
SCORE 004 120500 AGT E16N DAYS DEL 004 RISK F
HAZARD INS, NOTICE OF REINSTATEMENT RECEIVED
INSCO/POLA:QUALSURE MNJ00299940007

111000 = ID
102500 = REIN. DATE
CL253 1 Month
CANCELLATION NOTICE RECEIVED
NONSCROWED CANX FOR NONPAY
INSCD/POL#:MNJ00299940067 QUALSURE INS CO
10/25/00 = CANX DATE

10/27/00 " ID
BUCKET #: 352 POL #: 98SG36332
CALLED TO : AGENCY AT 305-445-8579
SPOKE TO : GLORIA (AGENT)
REGARDING : INFORMED ME THAT THIS POLICY COVERS
3122 PINETREE DR. MIAMI BEACH, FL (FRONT)
ADDED LINE 354 FOR POL. 98SG36270 WHICH COVERS
3122 PINETREE DR. MIAMI BEACH, FL (BACK) VERIFIED
AND UPDATED SYSTEM.
FORWARD TO DERCH TO:
VERIFY PROPERTY ADDRESS (TAPE BILL REPORT!)
98SG36270 & 98SG36332 * POL#
09-25-00 - I/D

ICCSFICH-156

WASHINGTON MUTUAL BANK, F.A.
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 03/01/99 THRU 11/30/01

12/16/01
PAGE 605901

LOAN NUMBER	MORTGAGOR NAME	ADDRESS CITY	ST	ZIP	ORIG AMT PRIN BAL	INT RATE TOTAL PMT	LOAN TYPE AGE
----------------	-------------------	-----------------	----	-----	----------------------	-----------------------	------------------

REDACTED

LOAN NUMBER	MORTGAGOR NAME	ADDRESS CITY	ST	ZIP	ORIG AMT PRIN BAL	INT RATE TOTAL PMT	LOAN TYPE AGE
0033144148	AMI ESKANOS	3122 PINETREE DR MIAMI BEACH	FL	33140	364000.00 382153.93	6.78800 2851.56	13-ACONV. RES 02Y 02M
ENTRY TYPE DATE USER LTR ID/ CMT CODE ACTIVITY DESCRIPTION							
LET	11/14/01	ISI	H2600	001 - FORCED HAZ LETTER #1 11/11/01			
COL	11/05/01	***		SCORE 008 110301 AGT EIGN DAYS DEL 004 RISK E			
COL	08/08/01	***		SCORE 005 080701 AGT EIGN DAYS DEL 000 RISK F			
COL	06/21/01	2J8		8156			
COL	06/21/01	2J8		S/W BRANCH VRFD BR-SEC.CODE			
COL	06/21/01	2J8		SHARON FROM BRNCH 1135 CLD SD THAT THEY POSTED A PM			
COL	06/21/01	2J8		T OF 3000.00 TO CHG ACCT INSTEAD OF PMT TO LN, WILL			

WAMU-00220

1376

JCCSFICH-156

WASHINGTON MUTUAL BANK, FA
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 09/01/99 THRU 11/30/01

12/16/01
PAGE 605902

0033144148

POST AT BRNCH, WAS TO BE DONE ON 6/19.....STEPHANIE

COL	06/21/01	UYF	BRNCH TEL
COL	06/21/01	UYF	SHARON FRM BR #1135 TRANS TO NORTHRIDGE
LET	06/21/01	CPI	015 - 1 Month M 0 0 0R010620
COL	06/20/01	***	CL253 1 Month LETTER SENT
COL	06/18/01	***	SCORE 004 061601 AGT E16N DAYS DEL 017 RISK F
COL	06/05/01	***	SCORE 004 060501 AGT E16N DAYS DEL 004 RISK F
LOG	05/07/01	A25	GENERAL INQ. RE PAYOFF PROCEDURES, FEES, ETC.
LOG	05/07/01	2S1	PROVIDED ASSISTANCE TO REP
COL	05/03/01	***	SCORE 003 050301 AGT E16N DAYS DEL 002 RISK F
LOG	04/24/01	@@	CPI TELEVOICE ACCESS
COL	04/18/01	EA8	LTR TO BRWR
COL	04/18/01	EA8	TASK COMPLETE REMOVING IN FROM QUE A
COL	04/18/01	EA8	CLD HOME #1 LEFT MSG/ANS MACH
COL	04/18/01	EA8	AND ANYONE ELSE...MUST COME FROM BRWR
COL	04/18/01	EA8	RCVD FAX FROM BARRY...GIVING AUTH TO S/W PARENTS...
COL	04/18/01	EA8	NO WRITTEN AUTH TO S/W BARRY...WILL CONTACT BRWR TO
COL	04/18/01	EA8	ADVISE NEED WRITTEN AUTH FROM HER TO S/W HUSBAND
			CORRESP RECD
COL	04/18/01	EA8	FAX RECEIVED
COL	04/17/01	ME2	17TH
COL	04/17/01	IQN	PROMISE TO PAY
COL	04/17/01	IQN	04-27
COL	04/17/01	IQN	S/W OTHER WILL PAY IN BRNCH
LOG	04/17/01	@@	5,827.39 0-0
COL	04/17/01	***	FATHER OF BARRY CLD, WL NK PNT IN BRCH FOR BORRS
LOG	04/16/01	IYH	TOY. FATHER IN PALM DESERT, WILL HAVE BORRS FAX OVE
COL	04/16/01	OXW	R LTR OF AUTHR TO DISCUSS WITH HIM*****WATERSON
COL	04/16/01	OXW	CPI TELEVOICE ACCESS
COL	04/16/01	OXW	SCORE 394 041701 AGT E30N DAYS DEL 047 RISK A
COL	04/16/01	OXW	GENERAL INQ. RE PAYOFF PROCEDURES, FEES, ETC.
COL	04/16/01	OXW	PROMISE TO PAY
COL	04/16/01	OXW	5,827.39 04-27
COL	04/16/01	OXW	SUSP CLR REQ 2 CSH
COL	04/16/01	OXW	SNT WIZ TO CARRIE TO CLEAR SUSP AND APPLY \$2720.70
COL	04/16/01	OXW	FEB & \$139.48 L/C..PSS X8413
COL	04/16/01	OXW	VRFD HP/BP/ML/SS#
COL	04/16/01	OXW	EDUCATED BORR
COL	04/16/01	OXW	GAVE STATUS
COL	04/16/01	OXW	AMT OF \$580. ADVS MR HOW TO HV BRNCH SNO, GV MAIL
COL	04/16/01	OXW	STOP. WNTS TO SPK W/PAYOFF DEPT. TRNSFRD..PSSX8413
COL	04/16/01	OXW	CLD OTHER SPK W/AUTHORIZED
COL	04/16/01	OXW	SPK W/HUSBAND BARRY (AUTH). ADVS OF TAD TO. SAID
COL	04/16/01	OXW	WILL HV HIS FATHER PAY AT PALM DESERT BRNCH BY 4-17
COL	04/16/01	OXW	. SAID THEY WER OUT OF STATE AND MAID SNT THE WRNG
COL	04/16/01	OXW	CAT - REVERSE AND REAPPLY FUNDS
COL	04/16/01	OXW	MISAPPLICATH REVERSAL
COL	04/16/01	OXW	F/U ON TASK HAS NOT BEEN ASSIGNED.
COL	04/16/01	OXW	NON BORROWER INQUIRY/INFO DENIED
COL	04/16/01	OXW	SCORE 373 040401 AGT E60N DAYS DEL 062 RISK B
COL	04/16/01	OXW	30TH
COL	04/16/01	OXW	04-09
COL	04/16/01	OXW	OFFRD JIT-DCLND
COL	04/16/01	OXW	580.88 IN ESCROW TO MAKE TAD WITH SUSPENCE AMMNT A
COL	04/16/01	OXW	LSO//

WAMU-00221

1377

ICCSTICH-156

WASHINGTON MUTUAL BANK, FA
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 09/01/99 THRU 11/30/01

12/16/01
PAGE 605903

0033144148

COL	03/30/01	XT5	BORR #1	CLD	PROMISE TO PAY	OTHER
COL	03/30/01	XT5			3,106.69 04-09	
COL	03/30/01	XT5			RFD// BWR ADVSD THT HE WENT ON VACATION AND HIS MAI D WAS SUPPOSED OPAY BILLS AND SHE FORGOT// HE WILL P AY TODAY VIA BRNCH YAD AMMNT OF 3106.69 TO ADD TO ADV OF NOI EKP/FCL VRFD HP/EP/ML/SS#	
COL	03/30/01	XT5			CPI TELEVOICE ACCESS	
COL	03/30/01	XT5			CASH TASK OPENED	
LOG	03/30/01	000			TASK OPEN TO REV \$580.88 3-16-01 FRM ESCROW AND POST W/FUNDS IN SUSPENSE TO FEB PMT AND BALANCE TO LATE CHARGES.	
COL	03/30/01	128			CAT - REVERSE AND REAPPLY FUNDS	
COL	03/30/01	128			012 - ALPS Authorization Form REQUEST TO S/G	
COL	03/29/01	BKG			APPLY TO LATE CHRGES CODE1...JX8410 PRMT TO SUPP GRP, PL2 REVERS PYMT OF \$580.88 POSTED TO ESROW ON 3/16/01 & APPLY W/ FUNDS IN SUSPENSE\$227 9.30) TO PAY FEB PYMT OF \$2720.70..THE ADDLT\$139.48 006 - Fclr Alternative 0 0 0R010326	
COL	03/29/01	BKG			CL380 Fclr Alternative Ltr LETTER SENT CLD CELL #1 LINE BUSY UNABLE TO CONTACT CLD HOME #1 LEFT MSG/ANS MACH UNABLE TO CONTACT SENT UNIVERSAL LETTER FOR SIGNATURE.	
COL	03/27/01	CPI			S/W BORR #1 CO-MTG HNDLS/WCB OTHER CALLED HOME I TT BORR STATES HER HUSBAND TAKES CARE OF BILLS; SHE GAVE AUTHORIZATION TO SW HIM; SAID SHE WILL HAVE HIM CALL BACK...SANDRA 8042	
COL	03/26/01	***			OK TO TT HUSBAND BARRY	
COL	03/24/01	IMW			SCORE 394 031501 AGT E3QN DAYS DEL 042 RISK A 024 - NOIA - Judicialm 0 0 0R010308	
COL	03/24/01	IMW			CL252 NOIA - Judicial LETTER SENT	
COL	03/19/01	128			SCORE 394 030301 AGT E3QN DAYS DEL 032 RISK A 019 - Short Pymt Susp - Total Due	
COL	03/15/01	XEB			CLD BUS #1 LEFT MSG/ANS MACH	
COL	03/15/01	XEB			CLD HOME #1 LEFT MSG/ANS MACH UNABLE TO CONTACT	
COL	03/15/01	XEB			CLD HOME #1 LEFT MSG/ANS MACH UNABLE TO CONTACT	
COL	03/15/01	XEB			002 - Fclr Alternative 0 0 0R010222	
COL	03/15/01	XEB			CL380 Fclr Alternative Ltr LETTER SENT REMOVED FRM MANCODE 'A' LETTER TO BORR ADVIDING OF CORRECTIONS.	
COL	02/15/01	***			SCORE 394 021501 AGT E3QN DAYS DEL 045 RISK A	
COL	02/08/01	Q1Z			5TH VRFD HP/EP/ML/SS# 02-15	
COL	02/08/01	Q1Z			FAXING PROOF OF NO LAPSE IN COVERAGE ON INS AND NIL ALSO SEND UPDATED POLICIES DAMIAN 8108	
COL	02/08/01	Q1Z			S/W RELATIVE PROMISE TO PAY OTHER 5,441.40 02-15	
COL	02/08/01	Q1Z			S/W BORR'S HUSBAND ADV THAT HE WALKED IN THE JAN AND FEB PYMTS TO BR ON 02/05 RED: OVERSIGHT ..BORR ALSO HAD INSURANCE ISSUE ADV THAT HE WOULD BE	
COL	02/08/01	Q1Z			CLD HOME #1 LEFT MSG/ANS MACH	

WAMU-00222

1378

ICCSFICH-156

WASHINGTON MUTUAL BANK, F A
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 09/01/99 THRU 11/30/01

12/16/01
PAGE 605904

0033141148

LOG	02/05/01	1UJ	YETDA	YTD FIELDS ADJUSTED DUE TO AUTO YE STMT PRODUCED
COL	02/05/01	***		SCORE 394 020301 AGT E30N DAYS DEL 035 RISK A
COL	02/02/01	***		MISAPPLICATN REVERSAL
TSK	02/02/01	43M	CLOSED	CAT - REVERSE AND REAPPLY FUNDS
LET	02/02/01	***	YE100	A00 - AMI ESKANOS
COL	01/19/01	128		CASH TASK OPENED
COL	01/19/01	128		SYSTEM.. WILL SEND UNIVERSAL LETTER WHEN TSK IS COMPLETE.
COL	01/19/01	128		TSK OPEN TO REV \$248.45 12-22 PRM LATE CHARGES
COL	01/19/01	128		AND \$15.00 12-22 PRM FEE CODE (2) POST W/FUNDS IN
COL	01/18/01	21J		SUSPENSE TO PMT EFF 12-29,CORRECTED CREDIT ON
COL	01/17/01	1Y2		CASH TASK OPENED
COL	01/17/01	1Y2		CAT - REVERSE AND REAPPLY FUNDS
COL	01/19/01	128		TASK RECEIVED
COL	01/18/01	128		TASK RECEIVED
COL	01/18/01	21J		TASK RECEIVED
COL	01/17/01	1Y2		REQUEST TO S/G
COL	01/16/01	***		SBMTD TASK TO RVRS 248.54 FRM L/C AND 15.00 FROM
LET	01/11/01	ISI		NSF FEE, AND APP W/ MONEY IN SUSP TO DEC PMT =
COL	01/09/01	IMW		2620.61 PER BILLING STATEMENT...MAGALLANESK3937
COL	01/09/01	IMW		SCORE 390 011301 AGT E30N DAYS DEL 046 RISK B
COL	01/09/01	IMW		001 - F/P HAZ POL COV LTR 01/10/01
COL	01/09/01	IMW		CLD HOME #1 TASK TO LEAD OTHER
COL	01/09/01	IMW		MATT 3842
COL	01/09/01	IMW		12-29 AND APPLIED IT TO HER PMNT FOR DEC. BORR PAID
COL	01/09/01	IMW		THE DIFF OF 121 BACK ON THE THE 29TH, SHE MIS-INFO
COL	01/09/01	IMW		RMED ABOW HER ACCNT, LOOK AT HER NOTES BELOW NINE
COL	01/09/01	IMW		VRED HP/BP/ML ADD
COL	01/08/01	***		S/W BORR TOLD HER THAT I WOULD REVERSE HER SUSPENSE
LET	01/06/01	CPI		AMNT OF 2357.07 AND HER LTR CHRG FEES OF 248.54 AN
COL	01/05/01	***		D APPLIED THAT TOTAL OF 2605.61 EFFECTIVE DATED FOR
COL	01/02/01	HHQ		SCORE 390 010401 AGT E30N DAYS DEL 038 RISK B
COL	01/02/01	HHQ		024 - NOIA - Judicialm 0 0 0R010105
COL	01/02/01	HHQ		CL252 NOIA - Judicial LETTER SENT
COL	01/02/01	HHQ		26TH
COL	01/02/01	HHQ		VRED HP/BP/ML ADD
COL	01/02/01	HHQ		CLD HOME #1 FUNDS MISAPPLIED OTHER
COL	01/02/01	HHQ		AND APPLIED WITH THE REST OF FUNDS.YESENIA3934
COL	01/02/01	HHQ		S/W BORR SD THEY MADE THE DIFF OF 121.82 TO COMPLET
COL	01/02/01	HHQ		E THEIR DEC PMT ON 12/26. ADV BORR THAT THE AMT WAS
COL	01/02/01	HHQ		APPLIED TO SUSPENSE AND THAT IT WOULD BE REVERSED
COL	01/02/01	HHQ		A00 - AMI ESKANOS
LET	12/29/00	***	YE100	OC HOME-PLAYED MSG
COL	12/27/00	DAV		CUST INQ IF LAST PAYMENT WAS RECD. GAVE INFO.
LOG	12/26/00	1V7	PMTLST	MR CL,SD HE IS GOING TO THE BRANCH TODAY TODAY THE
				DIFFERENCE FOR HE DEC PMT
				015 - 1 Month M 0 0 0R001220
				CL253 1 Month LETTER SENT
LET	12/21/00	CPI		SCORE 004 121500 AGT E16N DAYS DEL 014 RISK F
COL	12/20/00	***		015 - Short Pymt Susp - Total Due
COL	12/15/00	***		SCORE 004 120500 AGT E16N DAYS DEL 004 RISK F
LET	12/06/00	ZSO		HAZARD INS, NOTICE OF REINSTATEMENT RECEIVED
COL	12/05/00	***		INSCO/POL#;QUALSURE MNJ00299940007
LOG	11/21/00	\$7S	HAZREI	111000 = ID
				102500 = REIN. DATE

WAMU-00223

1379

ICCSFICH-156

W A S H I N G T O N M U T U A L B A N K , F A
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 09/01/99 THRU 11/30/01

12/16/01
PAGE 605905

0033144148

KEY	DATE	TIME	CODE	DESCRIPTION	AMOUNT	STATUS	REMARKS
LEY	11/21/00	00	CPI	CL253 1 Month			015 - 1 Month M 0 0 0R001120 LETTER SENT
COL	11/20/00	00	***	CANCELLATION NOTICE RECEIVED			
LOG	11/07/00	00	\$8A	NONESCROWED CANX FOR NONPAY			
				INSCO/POL#:MNJ00299940Q07 QUALSURE INS CO			
				10/25/00 = CANX DATE			
				10/27/00 = ID			
LOG	10/04/00	00	\$3S	BUCKET #: 352 POL #:98SG36332			
				CALLED TO : AGENCY AT 305-445-6579			
				SPOKE TO : GLORIA (AGENT)			
				REGARDING : INFORMED ME THAT THIS POLICY COVERS			
				3122 PINETREE DR. MIAMI BEACH, FL (FRONT)			
				ADDED LINE 354 FOR POL.98SG36270 WHICH COVERS			
				3122 PINETREE DR. MIAMI BEACH, FL (BACK) VERIFIED			
				AND UPDATED SYSTEM.			
LOG	10/02/00	00	\$1Z	FORWARD TO DERCH TO:			
				VERIFY PROPERTY ADDRESS (TAPE BILL REPORT)			
				98SG36270 & 98SG36332 = POL#			
				09-25-00 = 1/D			
COL	09/29/00	00	ATT	30TH OFFRD JTT-DCLND			
COL	09/29/00	00	ATT	S/W BORR #1 VRFD HP/BP/ML ADD			
COL	09/29/00	00	ATT	CLD HOME #1 PROMISE TO PAY			CURTAINMENT/INCOME
				2,595.01 10-10			
COL	09/29/00	00	ATT	S/W MRS WLL PAY BY AM RFD BZ PROB AWARE OF FEE'S RO			
				BB 3963			
COL	09/28/00	00	***	NON-SUFFICIENT FUNDS			
COL	08/03/00	00	***	SCORE 026 090300 AGT E16N DAYS DEL 002 RISK D			
COL	07/20/00	00	***	CL253 1 Month			LETTER SENT
COL	07/19/00	00	***	SCORE 026 071800 AGT E16N DAYS DEL 018 RISK D			
COL	07/06/00	00	***	SCORE 026 070600 AGT E16N DAYS DEL 005 RISK D			
LOG	06/06/00	00	888	CPI TELEVOICE ACCESS			
LOG	05/01/00	00	991	RECEIVED NON-RENEWAL NOTICE			
				JUS12741540020 = POL# (353)			
				041900 = 1/D			
				ASSUMPTION - QUALSURE INSURANCE CORP.			
COL	04/07/00	00	DOY	QUEUE 0 BYPAS			
COL	04/06/00	00	***	NON-SUFFICIENT FUNDS			
COL	04/04/00	00	***	MISAPPLICATN REVERSAL			
COL	03/21/00	00	OOY	QUEUE 0 BYPAS			
LOG	03/20/00	00	14Z	PMT ADJ EFF 05/00, NEW PMT 2498.79 LPC CACN FLAT			
				FOR HAZ INS.			
COL	03/20/00	00	***	NON-SUFFICIENT FUNDS			
LOG	03/16/00	00	RN2	ESCROW ANALYSIS INQUIRY			
LOG	03/15/00	00	YS4	CC CLOSED,, OPEND TSK TO CANCEL THE HAZ INS.			
LOG	03/13/00	00	6F1	BILLING STMT GENERATED AS PER TASK. RICHARD J.			
				PYMNT ADJUSTED TO REFLECT FLAT HAZ CACN, ESCROW OV			
LOG	03/06/00	00	CCT	ERAGE HAS BEEN DISB. ES103			
LOG	03/06/00	00	888	CUST INQ IF LAST PAYMENT WAS RECD. GAVE INFO.			
LOG	03/02/00	00	1XR	CPI TELEVOICE ACCESS			
				CLOSED TASK-REC'D PROOF OF INS. UPDATED SYSTEM TO			
				REFLECT CURRENT INS INFO.			
				JUS12741540020 CVRS 3122 PINETREE DR.			
				JUS12741550020 CVRS 3122 PINETREE DR. (REAR)			

WAMU-00224

1380

12/16/01
PAGE 605906

HAZARD INSURANCE INQUIRY
EVIDENCE. RECVD FRWRDING W/ OPEND TSK

BORR #1 CLD PROCESSED FUNDS
CPI TELEVOICE ACCESS

STATEMENT HAS BEEN GENERATED LESS THAN 10 DAYS AGO
REF SD HER BANK PLACED 21DAY HOLD ON DEPOSIT, CSNG
HER PMNTS TO BOUNCE---LORNA X3906

'CLO HOME #1	VRFD HP/HP/ML/SS#
S/W BORR #1	WILL PAY IN BRANCH
	PROMISE TO PAY
	OTHER

5,214.48 03-06
RESPONDED TO SUPP DEPT. RE TSK OR ESCALATED ISSUE.
THE CUSTOMER SUBMITTED TO CHK#S 70977
ONE IN THE AMT OF \$2329.13 POSTED 021500 THE OTHER
POSTED 012800 AMT OF \$2610.35. BOTH CHECKS CAME
BACK AS "NSEN"

NON-SUFFICIENT FUNDS
CURRENT HAZ INSURANCE POLICY TO BE FAXED/MAILED
WAITING ON PLCY WHEN RCVD WILL FORWARD TO MY ATT
WHN RCVD WILL OPR REQ FOR FLAT CANCELIATION IF NO
LAPSE IN COVERAGE. OPEN CCOLOW FOR TRACKING DUE TO
THIS BEING THE 4X ALSO UPDATED PHN # CELL 305-323
4845

CUST INQ. RE AMOUNT OF MNTHLY PAYMENT
RECD REQ CLL FRM THE BORR SD THAT HE MADE 2 PAYME
NT FOR 2-00 AND 3-00 WHICH MEANS THAT HE IS NOT DU
E AGAIN UNTIL 4-00.

CPI TELEVOICE ACCESS
NON-SUFFICIENT FUNDS
CUST INQ IF LAST PAYMENT WAS REC'D. GAVF. INFO.
SCORE 030 DATE 021500 AGENT F16N DAYS DEL 014

LOAN RVWD/NO ACT
MISAPPLICATN REVERSAL
UNCOLLECTED FUNDS
RATHER MK PYMTS MANUALLY...AGREED TO WAIVE LC DUE TO
MRS NOT BEING AWARE OF ALPS ISSUE...MRS WL SND IN
JAN PYMT TODAY FOR \$2529.13...RICH-3948
21ST PAYMENT MAILED PAYMENT DISPUTE

2,529.13 01-31
MRS SD THAT HER LN OFFICER SET HER UP ON AUTODRAFT.,
ADVSD BRR THAT IT WAS NEVER INPUTED ON SYSTEM....
MRS STD THAT SHE NEVER WANTED ALPS ANYWAYS & WOULD
AGREED TO WAIVE LC

VERED HP/BP MAIL
EQRR #1 CLD
PROMISE TO PAY

CPI TELEVOICE ACCESS		LETTER SENT	
CL253 1 Month		AGENT	EL6N DAYS DEL 017
SCORE 067	DATE 011500	AGENT	EL6N DAYS DEL 017
SCORE 067	DATE 010500	AGENT	EL6N DAYS DEL 004

1381

ICCSFICH-156

WASHINGTON MUTUAL BANK, F A
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 09/01/99 THRU 11/30/01

12/16/01
PAGE 605907

0033141148

* LOG	12/09/99	JZ6	CSTHAZ	GENERAL INSUR INFO, REQUIREMENTS, VERIFY PROOF
* LOG	12/09/99	888	CPITY	CPI TELEVOICE ACCESS
* LOG	12/09/99	51W		REC'D REINST. FROM FRPC POL JUS12741540020 ID:11/16/99
* LOG	11/23/99	\$7E	HAZREI	HAZARD INS, NOTICE OF REINSTATEMENT RECEIVED
* LOG	11/18/99	\$0V		FRPC JUA JUS12741540020 R/D 11-16-99 ID 11-16-99
* LOG	11/18/99	\$0V		RCVD NEW DECLARATION FROM FRPCJUA PL#JUS1274155002
* LOG	11/18/99	\$0V		ID:110299
* LOG	11/18/99	\$0V		353-3122 PINE TREE PL#JUS12741540020
* LOG	11/17/99	\$0V	HAZCSR	351-3122 PINE DR REAR PL#JUS12741550020
* LOG	11/17/99	\$0V		SENT INS DOC(S) TO INSURECO CSR TO RESEARCH
* LOG	11/09/99	\$7S	HAZCNX	RCVD TWO POL PAGES FROM FRPCJUA PL#JUS12741550020
* LOG	11/09/99	\$7S		PL#JUS12741540020 P197 SHOWS 1 UNIT ONLY VERIFY
* LOG	11/09/99	\$7S		LOAN STATUS ID:110299
* LOG	11/09/99	\$7S		CANCELLATION NOTICE RECEIVED
* LOG	11/09/99	\$7S		FRM FRPC UNDERWRITING POL JUS12741550020
* LOG	11/09/99	\$7S		UNDERWRITING ID 11-04-99

LOAN NUMBER	MORTGAGOR NAME	ADDRESS CITY	ST ZIP	ORIG AMT PRIN BAL	INT RATE TOTAL PMT	LOAN TYPE AGE

REDACTED

WAMU-00226

1382

ICCSFICH-156

WASHINGTON MUTUAL BANK, F A
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 09/01/98 THRU 11/30/00

12/17/00
PAGE 332445

LOAN NUMBER	MORTGAGOR NAME	ADDRESS CITY	ST	ZIP	ORIG AMT PRIN BAL	INT RATE TOTAL PMT	LOAN TYPE AGE
0033144148	AMI ESKANOS	3122 PINETREE DR MIAMI BEACH	FL	33140	364000.00 371505.92	8.73500 2620.61	13-ACONV, RES ARM 01Y 02M
ENTRY TYPE	DATE	USER	CMT CODE	ACTIVITY DESCRIPTION			
LOG	11/21/00	\$7S	HAZREI	HAZARD INS, NOTICE OF REINSTATEMENT RECEIVED INSCO/POL#:QUALSURE MNJ00299940007 111000 = ID			
LET	11/21/00	CPI	CL253	102500 = REIN. DATE M 0 0 0R001120 015 - 1 Month			
COL	11/20/00	***		CL253 1 Month LETTER SENT			
LOG	11/07/00	\$8A	HA2CNX	CANCELLATION NOTICE RECEIVED NONESCROWED CANX FOR NONPAY INSCO/POL#:MNJ00299940007 QUALSURE INS CO			
LET	10/28/00	ISI	H2600	10/25/00 = CANX DATE 10/27/00 = ID			
LOG	10/04/00	\$3S		001 - FORCED HA2 LETTER #1 10/27/00 BUCKET #: 352 POL #:98SG36332			
				CALL TO : AGENCY AT 305-445-8579			
				SPOKE TO : GLORIA (AGENT)			
				REGARDING : INFORMED ME THAT THIS POLICY COVERS 3122 PINETREE DR. MIAMI BEACH, FL (FRONT)			
				ADDED LINE 354 FOR POL.98SG36270 WHICH COVERS 3122 PINETREE DR. MIAMI BEACH, FL (BACK) VERIFIED AND UPDATED SYSTEM.			
LOG	10/02/00	\$1Z		FORWARD TO DERCH TO: VERIFY PROPERTY ADDRESS (TAPE BILL REPORT) 98SG36270 & 98SG36332 = POL#			
				09-25-00 = I/D			
COL	09/29/00	ATT		30TH OFFERD JIT-DCLND			
COL	09/29/00	ATT		S/W BORR #1 VFED HP/BP/ML ADD			
COL	09/29/00	ATT		CLD HOME #1 PROMISE TO PAY CURTAILMENT/INCOME			
				2,595.01 10-10			
COL	09/29/00	ATT		S/W MRS WILL PAY BY AM RFD BZ PROB AWARE OF FEE'S RO BB 3963			
COL	09/28/00	***		NON-SUFFICIENT FUNDS			
COL	08/03/00	***		SCORE 026 080300 AGT E16N DAYS DEL 002 RISK D			
LET	07/21/00	CPI	CL253	015 - 1 Month M 0 0 0R000720			
COL	07/20/00	***		CL253 1 Month LETTER SENT			
COL	07/19/00	***		SCORE 026 071800 AGT E16N DAYS DEL 018 RISK D			
COL	07/06/00	***		SCORE 026 070600 AGT E16N DAYS DEL 005 RISK D			
LOG	06/06/00	800	CP1TV	CPI TELEVOICE ACCESS			
LOG	05/01/00	\$9I	HAZNON	RECEIVED NON-RENEWAL NOTICE JUS12741540020 = POL# (353) 041900 = I/D			
				ASSUMPTION - QUALSURE INSURANCE CORP.			
COL	04/07/00	0QY		QUEUE 0 BYPAS			
COL	04/06/00	***		NON-SUFFICIENT FUNDS			
COL	04/04/00	***		MISAPPLICATN REVERSAL			
LET	03/27/00	14Z	ES103	013 - Current Payment Change			

WAMU-00227

1383

ICCSFICH-156

W A S H I N G T O N M U T U A L R A N K , F A
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 09/01/98 THRU 11/30/00

12/17/00
PAGE 332446

0033144148

COL	LOG	DATE	QTY	ESCROW	DESCRIPTION
COL	LOG	03/21/00	00Y		QUEUE 0 BYPAS
COL	LOG	03/20/00	14Z	ESCROW	PMT ADJ EFF 05/00, NEW PMT 2498.79 LPC CACN FLAT FOR HAZ INS.
COL	LOG	03/20/00	***		NON-SUFFICIENT FUNDS
TSK	LOG	03/20/00	14Z	CLOSED	ESC - ESCROW PAYMENT ADJUSTMENT
LOG		03/16/00	RN2	ESCAN	ESCROW ANALYSIS INQUIRY
TSK	LOG	03/16/00	RN2	OPENED	CC CLOSED,, OPEND TSK TO CANCEL THE HAZ INS.
TSK	LOG	03/16/00	RN2	CLOSED	ESC - ESCROW PAYMENT ADJUSTMENT
LOG		03/15/00	YS4		CC - CALL CENTER FOLLOW UP
TSK	LOG	03/15/00	YS4	CLOSED	BILLING STMT GENERATED AS PER TASK. RICHARD J.
LET	LOG	03/14/00	6F1	ES103	CS - ORDER NEW OR DUPLICATE BILL.
LOG		03/13/00	6F1	ESCROW	013 - Current Payment Change
TSK	LOG	03/13/00	6F1	CLOSED	PYMNT ADJUSTED TO REFLECT FLAT HAZ CANC, ESCROW OV
TSK	LOG	03/13/00	6F1	OPENED	FRAGE HAS BEEN DISB. ES103
TSK	LOG	03/09/00	1X2	OPENED	ESC - *TO BE USED BY INSURANCE ONLY*
LOG		03/06/00	CCT	PMTLST	CS - ORDER NEW OR DUPLICATE BILL
LOG		03/06/00	888	CPITV	ESC - *TO BE USED BY INSURANCE ONLY*
LOG		03/02/00	1XR		CUST INQ IF LAST PAYMENT WAS RECD. GAVE INFO.
TSK	LOG	03/02/00	1XR	CLOSED	CPI TELEVOICE ACCESS
LOG		02/29/00	RN2	HAZING	CLOSED TASK-REC'D PROOF OF INS. UPDATED SYSTEM TO REFLECT CURRENT INS INFO.
COL	COL	02/29/00	1YX		JUS12741540020 CVRS 3122 PINETREE DR.
COL	COL	02/29/00	1YX		JUS12741550020 CVRS 3122 PINETREE DR. (REAR)
COL	LOG	02/29/00	1YX		HAZ - INSURANCE RESEARCH REQUESTED
LOG		02/29/00	000	CPITV	HAZARD INSURANCE INQUIRY
TSK	LOG	02/29/00	RN2	OPENED	EVIDENCE RECVD FWRDING W/ OPEND TSK
LOG		02/29/00	MYO	CLOSED	HS NT FLAT CNCLD STILL TRCKING
COL	COL	02/29/00	1YX		TITLE CO CLD TRANSFRD TO P/O
COL	COL	02/29/00	1YX		INFORMED BORR PYMT POSTING TODAY FOR 2 PYMTS, SJORD AN/3927
COL	LOG	02/29/00	1YX		BORR #1 CLD PROCESSED FUNDS
LOG		02/29/00	000	CPITV	CPI TELEVOICE ACCESS
TSK	LOG	02/29/00	RN2	OPENED	HAZ - INSURANCE RESEARCH REQUESTED
LOG		02/28/00	MYO	CLOSED	STATEMENT HAS BEEN GENERATED LESS THAT 10 DAYS AGO
TSK	COL	02/28/00	1YX		CS - ORDER NEW OR DUPLICATE BILL
COL		02/25/00	1YX		REF SZ HER BANK PLACED 21DAY HOLD ON DEPOSIT, CSNG HER PMNTS TO BOUNCE---LORNA X3906
COL	COL	02/25/00	1YX		VRFD HP/BP/NL/SS#
COL	COL	02/25/00	1YX		'CLD HOME #1 WILL PAY IN BRANCH
COL	COL	02/25/00	1YX		S/W BORR #1 PROMISE TO PAY OTHER
LET	LOG	02/25/00	1YX	CL252	5,214.48 03-06
LOG		02/24/00	1TF	WIZRES	024 - NOIA - Judicial
LOG		02/24/00	139		RESPONDED TO SUPP DEPT. RE TSK OR ESCALATED ISSUE.
COL	COL	02/24/00	***		THE CUSTOMER SUBMITTED TO CHK#S 70977
TSK	LOG	02/24/00	7JY	OPENED	ONE IN THE AMT OF \$2529.13 POSTED 021500 THE OTHER
LOG		02/23/00	RN2	HAZINS	POSTED 012800 AMT OF \$2610.35. BOTH CHECKS CAME BACK AS "NSF"
					NON-SUFFICIENT FUNDS
					CS - ORDER NEW OR DUPLICATE BILL
					CURRENT HAZ INSURANCE POLICY TO BE FAXED/MAILED
					WAITING ON PLCY WHEN RCVD WILL FORWARD TO MY ATT
					WHN RECVD WILL OPN REQ FOR FLAT CANCELLATION IF NO

WAMU-00228

1384

ICCSFICH-156

WASHINGTON MUTUAL BANK, F A
COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY MICROFICHE
FOR THE TIME PERIOD 09/01/98 THRU 11/30/00

12/17/00
PAGE 332447

0033144148

LAPSE IN COVERAGE. OPEN CCFOLW FOR TRACKING DUE TO
THIS BEING THE 4X ALSO UPDATED PHN # CELL 305-323
4845

TSK	02/23/00	RN2	OPENED
LET	02/23/00	RN2	CS250
TSK	02/23/00	1W9	CLOSED
LOG	02/22/00	7JY	AMTINQ

CC - CALL CENTER FOLLOW UP
018 - CIS ADDRESS CHANGE
SPL - ADVANCE DUE DATE
CUST INQ. RE AMOUNT OF MNTHLY PAYMENT
RECVD REQ CUL FRM THE BORR SD THAT HE MADE 2 PAYME
NT FOR 2-00 AND 3-00 WHICH MEANS THAT HE IS NOT DU
E AGAIN UNTIL 4-00.

LOG	02/22/00	000	CPITV
TSK	02/22/00	7JY	OPENED
COL	02/17/00	***	
LOG	02/15/00	CBW	PMTLST
COL	02/15/00	***	
COL	02/10/00	1Y0	
COL	02/09/00	***	
COL	02/09/00	***	
COL	01/21/00	R67	

CPI TELEVOICE ACCESS
SPL - ADVANCE DUE DATE
NON-SUFFICIENT FUNDS
CUST INQ IF LAST PAYMENT WAS RECD. GAVE INFO.
SCORE 030 DATE 021500 AGENT E16N DAYS DEL 014
LOAN RVWD/NO ACT

MISAPPLICATN REVERSAL
UNCOLLECTED FUNDS
RATHER MK PYMTS MANUALLY... AGREED TO WAIVE LC DUE TO
MRS NOT BEING AWARE OF ALPS ISSUE... MRS WL SND IN
JAN PYMT TODAY FOR \$2529.13... RICH*3948
21ST PAYMENT MAILED PAYMENT DISPUTE

COL	01/21/00	R67	
COL	01/21/00	R67	
COL	01/21/00	R67	
COL	01/21/00	R67	
COL	01/21/00	R67	
LOG	01/21/00	000	CPITV
LET	01/21/00	CPITV	CL253
COL	01/20/00	***	
COL	01/18/00	***	
COL	01/05/00	***	
LET	12/31/99	***	
LOG	12/09/99	J26	YE001
LOG	12/09/99	000	CS1HAZ
LOG	12/09/99	\$1W	CPITV

2,529.13 01-31
MRS SD THAT HER LN OFFCR SET HER UP ON AUTODRAFT..
ADVSD BORR THAT IT WAS NEVER INPUTED ON SYSTEM....
MRS STD THAT SHE NEVER WANTED ALPS ANYWAYS & WOULD
AGREED TO WAIVE LC
VERFD HP/HP MAIL
BORR #1 CLD PROMISE TO PAY
CPI TELEVOICE ACCESS

015 - 1 Month M 0 0 0R000120
CL253 1 Month LETTER SENT
SCORE 067 DATE 011500 AGENT E16N DAYS DEL 017
SCORE 067 DATE 010500 AGENT E16N DAYS DEL 004
A00 - AMI ESKANOS
GENERAL INSUR INFO, REQUIREMENTS, VERIFY PROOF
CPI TELEVOICE ACCESS
RECVD REINST. FROM FRPC POL JUS12741540020 ID:11/
16/99

LOG	11/23/99	\$7E	HAZREI
LOG	11/18/99	\$0V	
LOG	11/18/99	\$0V	
LOG	11/18/99	\$0V	
LOG	11/17/99	\$0V	HAZCSR

HAZARD INS, NOTICE OF REINSTATEMENT RECEIVED
FRPC JUA JUS12741540020 R/D 11-16-99 ID 11-16-99
RCVD NEW DECLARATION FROM FRPCJUA PL#JUS1274155002
ID:110299
353-3122 PINE TREE PL#JUS12741540020
351-3122 PINE DR REAR PL#JUS12741550020
SENT INS DOC(S) TO INSURECO CSR TO RESEARCH
RCVD TWO POL PAGES FROM FRPCJUA PL#JUS12741550020
PL#JUS12741540020 P197 SHOWS 1 UNIT ONLY VERIFY
LOAN STATUS ID:110299

LOG	11/09/99	\$7S	HAZCNX
-----	----------	------	--------

CANCELLATION NOTICE RECEIVED
FRM FRPC UNDERWRITING POL JUS12741550020
UNDERWRITING ID 11-04-99

Composite Report: Comments - Loan #: 13859830 Borrower name: Ami Eskanos

06/29/2005

Note:
Fleminder Dat
06/29/2005
Due: 10/1/2005

Available Comment Groups

<input checked="" type="checkbox"/> Due Del	<input checked="" type="checkbox"/> Collections	<input checked="" type="checkbox"/> Loan Mit	<input checked="" type="checkbox"/> Foreclosure	<input checked="" type="checkbox"/> Bankruptcy	<input checked="" type="checkbox"/> Cust Svc	<input checked="" type="checkbox"/> Taxes	<input checked="" type="checkbox"/> Review Hist	<input checked="" type="checkbox"/> Svc. Ot
<input checked="" type="checkbox"/> Data QC	<input checked="" type="checkbox"/> Call Cont.	<input checked="" type="checkbox"/> Workout Steps	<input checked="" type="checkbox"/> Title	<input checked="" type="checkbox"/> Claims	<input checked="" type="checkbox"/> Cash	<input checked="" type="checkbox"/> Insur	<input checked="" type="checkbox"/> Workflow	<input checked="" type="checkbox"/> Borr Q/
<input checked="" type="checkbox"/> Appr/BP	<input checked="" type="checkbox"/> Call Hist.	<input checked="" type="checkbox"/> Workout Variances	<input checked="" type="checkbox"/> REO	<input checked="" type="checkbox"/> REO	<input checked="" type="checkbox"/> Arms	<input checked="" type="checkbox"/> Inspections	<input checked="" type="checkbox"/> Letters Mailed	<input checked="" type="checkbox"/> Story A

User Name	Type	Comment Date	Note
Midwell	FC	06/29/2005	CORRECTION - WE DO NOT HAVE A HARD FILE SO COULD NOT ORDER FROM FILE ROOM
Midwell	FC	06/29/2005	Ordered servicing file from file room.
Midwell	FC	06/29/2005	REDACTED
86 062405	CS	06/24/2005	ARM CHANGE LETTER ISSUED
Midwell	FC	06/28/2005	YARNLTR
89 061405	CS	06/14/2005	REDACTED
89 061005	CS	06/10/2005	ARM CHANGE LETTER ISSUED
WEB	FC	06/01/2005	ARM CHANGE LETTER ISSUED
WEB_SERVER	VARFC	06/01/2005	CFEUDENBERG file is in litigation
WEB	FC	05/31/2005	REDACTED
Midwell	FC	06/24/2005	REDACTED
Midwell	FC	06/24/2005	REDACTED
Midwell	FC	06/24/2005	REDACTED
Midwell	FC	06/24/2005	REDACTED

Composite Report: Comments - Loan #: 13859830 Borrower name: Ami Eskanos

05/29/2005

User Name	Type	Comment Date	Note
judwall	FC	05/10/2005	REDACTED
judwall	FC	05/10/2005	REDACTED
marjones	CL	05/02/2005	inc frm male advise didn't discuss acct w/o written auth. stated Lifton will be in his law sued that his phone
N/A	CALLHIST	05/04/2005	Phone Num: 3055319777 Result: CNRPERM
WEB	FC	05/04/2005	REDACTED
marjones	FC	05/03/2005	Prepared PVO quote for Website good thru 6/01/05.
WEB	FC	05/03/2005	REDACTED
slasom	CL	05/03/2005	REDACTED
slasom	FC	05/03/2005	rec'd call from bar spouse he stated that he is co bor on acct adv that due to new set up co bor have all required docs adv that can not release info w/o authon adv of pose contact to obtain info he stated will contact his attorney
slasom	FC	05/03/2005	WebPCLtyCall by jelsom on 01/01/180000:00 note Please generate r/ quote and include stby
RA_PO	SVCOTHER	05/03/2005	feebcosts good through 5/15/05 post to web and mail
N/A	CALLHIST	05/02/2005	PAYOFF QUOTE LETTER GENERATED
WEB	FC	05/02/2005	Phone Num: 3055319777 Result: CNRMA
WEB	FC	05/02/2005	REDACTED
AGENT	VARFC	05/02/2005	REDACTED
marjones	FC	05/02/2005	Delay at step -Hearing Date Set- Increased by 0 completed changed original date 04/18/2005.
AGENT	VARFC	05/02/2005	Reason: ; Note: webx- hearing date set 4/18/05
STREWINO	CS	05/02/2005	Delay at step -Service Completed- Increased by 0 scheduled changed original date 04/06/2005.
STREWINO	CS	05/01/2005	Reason: ; Note: LOAN SETUP - DEBT VALIDATION LETTER MAILED
judwall	FC	04/29/2005	LOAN SETUP - HELLO LETTER MAILED
WEB_SERVER	VARFC	04/29/2005	REDACTED
WEB_SERVER	VARFC	04/29/2005	Delay at step -Service Completed- Increased by 1 completed changed original date 05/02/2005.
			Reason: ; Note:

29 of 60

Composite Report: Comments - Loan #: 13859830 Borrower name: Arni Ekanos

08/29/2005

User Name	Type	Comment Date	Note
TALLEN	VARFC	04/28/2005	Delay at step - Complaint- Increased by -8 completed changed original date 08/29/2005. Reason: ;
Default	DD	04/28/2005	New Setup File Sent
FC3	WKOFD	04/18/2005	Hearing Date Set
FC	WKOFD	04/18/2005	Hearing Date Set
FC3	WKOFD	04/08/2005	Service Completed
FC	WKOFD	04/08/2005	Service Completed
FC3	WKOFD	03/30/2005	Complaint
FC	WKOFD	03/30/2005	Complaint
FC3	WKOFD	03/24/2005	Referral
FC	WKOFD	03/24/2005	Referral
GNV	BPO	03/18/2005	Note
RFC	BPO	03/15/2005	Note

48 of 60

Records found

WAMU-00233

10

1390

11561-721 LOAN-NO (CONT'D)	WASHINGTON MUTUAL BANK, F.A. 0033144148	LOAN HISTORY Y-T-D INV A01 CAT 013 INVE				T13 12/29/00 PAGE 43054 81.22-AC 81.22-AE 81.22-AF			
03-00 02-09 1 47 2	.00	363783.70	.00	.00	3619.00	BATCH 841 EDIT-SEQ 174211 ACTION 0075	.00	.00	1 81.22 W
03-00 02-09 4 93	03-00 PI EFF	03-00 NEW	.0766800	NEW	PRIN BAL	BATCH 841 EDIT-SEQ 174211 ACTION 0908	363,783.70		
02-00 02-09 1 47 4	03-00 PI EFF	03-00 NEW	1,624.38	NEW	PRIN BAL		363,783.70		
			695.75	2320.13-	2714.25		.00	.00	1 2529.13 W
				904.75-					695.75 AB
									695.75 AC
									695.75 AE
									695.75 AF
02-00 02-09 4 93	5 IR EFF	02-00	OLD	.0766800	PRIN BAL	BATCH 841 EDIT-SEQ 174211 ACTION 0908	363,087.95		
01-00 02-09 1 46 6	PI EFF	02-00	OLD	1,624.38	PRIN BAL		363,087.95		
			665.83	2290.21-	1809.50		.00	.00	1 665.83 AB
				904.75-					665.83 AC
									70948 AD
									665.83 AE
									665.83 AF
01-00 02-10 1 73 1	.00	363087.95	2290.21	904.75	2714.25	BATCH 827 EDIT-SEQ 173711	.00	.00	1 2529.13-W
			665.83-						01-28-00 L
									665.83-AB
									665.83-AC
									665.83-AE
									665.83-AF
02-00 02-10 4 93	2 IR EFF	02-00	OLD	.0766800	PRIN BAL	BATCH 4E1 EDIT-SEQ 336997	363,087.95		
02-00 02-10 1 75 3	PI EFF	02-00	OLD	1,624.38	PRIN BAL		363,087.95		
			81.22	363006.73	2714.25		.00	.00	1 81.22-W
									01-28-00 L
									81.22 AB
									81.22 AC
									81.22 AE
									81.22 AF
02-00 02-15 1 72 1	2529.13	363701.96	2319.61	904.75	3619.00	BATCH 4E1 EDIT-SEQ 336997	.00	.00	1 02-15-00 L
			695.23-						695.23-AB
									695.23-AC
									695.23-AE
									695.23-AF
03-00 02-15 4 93	2 IR EFF	03-00	OLD	.0766800	PRIN BAL	BATCH 604 EDIT-SEQ 124165	363,701.96		
03-00 02-15 1 75 3	PI EFF	03-00	OLD	1,624.38	PRIN BAL		363,701.96		
			81.22	363620.74	3619.00		.00	.00	1 02-15-00 L
									81.22 AB
									81.22 AC
									81.22 AE
									81.22 AF

11561-721 LOAN-NO (CONT'D)	WASHINGTON MUTUAL BANK, F.A. 0033144148	LOAN HISTORY Y-T-D INV AD1 CAT 013 INV#				113 12/29/00 PAGE 43055
03-00 02-15 1 72 4	2529.13	732.49-	364353.23	2356.87	904.75	4523.75
						BATCH 604 EDIT-SEQ 124165
						.00 .00 .00 .00
						02-15-00 L
						732.49-AB
						732.49-NC
						732.49-AE
						732.49-AF
03-00 02-17 1 48 1	.00	732.49	363620.74	2356.87-	904.75-	3619.00
						BATCH 604 EDIT-SEQ 124166
						.00 .00 .00 .00
						732.49 AB
						732.49 AC
						70977 AD
						732.49 AE
						732.49 AF
03-00 02-17 1 48 2	.00	81.22-	363701.96	.00	.00	3619.00
						BATCH 830 EDIT-SEQ 147226
						.00 .00 .00 .00
						81.22-AB
						81.22-AC
						70977 AD
						81.22-AE
						81.22-AF
03-00 02-17 1 48 3	.00	.00	363701.96	.00	.00	3619.00
						BATCH 830 EDIT-SEQ 147226
						.00 .00 .00 .00
						81.22-AB
						81.22-AC
						70977 AD
						81.22-AE
						81.22-AF
11-99 02-18 3 51 1	CHECK #003893					70977 AD
03-00 02-22 1 61 1	3894.00	.00	363701.96	.00	3894.00-	7513.00-
						.00 3894.00
03-00 02-24 4 93 1	IR EFF 03-00	OLD .0777800	NEW .0766800	PRIN BAL	363,701.96	999999
	PI EFF 03-00	OLD 1,624.38	NEW 1,624.38	PRIN BAL	363,701.96	
		695.23	363006.73	2319.61-	904.75-	
02-00 02-24 1 48 2	.00	.00	363006.73	.00	.00	3894.00
						BATCH 822 EDIT-SEQ 154915
						.00 .00 .00 .00
						81.22-AB
						81.22-AC
						70961 AD
						81.22-AE
						81.22-AF
02-00 02-24 1 52 3	.00	.00	363006.73	.00	.00	3894.00
02-00 02-24 1 48 4	.00	81.22-	363087.95	.00	.00	3894.00
						BATCH 822 EDIT-SEQ 154916
						.00 .00 .00 .00
						81.22-AB
						81.22-AC
						70961 AD
						81.22-AE
						81.22-AF
02-00 02-24 1 48 5	.00	.00	363087.95	.00	.00	3894.00
						BATCH 822 EDIT-SEQ 154916
						.00 .00 .00 .00
						81.22-AB
						81.22-AC
						70961 AD
						81.22-AE
						81.22-AF
02-00 02-24 4 93 6	IR EFF 02-00	OLD .0766800	NEW .0758300	PRIN BAL	363,087.95	154916
	PI EFF 02-00	OLD 1,624.38	NEW 1,624.38	PRIN BAL	363,087.95	
		665.83	362422.12	2290.21-	904.75-	
01-00 02-24 1 48 7	.00	.00	362422.12	.00	.00	3894.00
						BATCH 822 EDIT-SEQ 154916
						.00 .00 .00 .00
						81.22-AB
						81.22-AC
						70961 AD
						81.22-AE
						81.22-AF
01-00 02-25 1 61 1	1809.50	.00	362422.12	.00	1809.50	5703.50
						BATCH 822 EDIT-SEQ 154916
						.00 .00 .00 .00
						81.22-AB
						81.22-AC
						70961 AD
						81.22-AE
						81.22-AF

11561-721 LOAN-NO (CONT'D)	WASHINGTON MUTUAL BANK, F.A. 0033144148	LOAN HISTORY Y-T-D INV A01 CAT 013 INV#										T13 12/23/00 PAGE 43056
01-00 02-29 1 73 1	01.22	.00	362422.12	.00	.00	.00	5703.50	.00	BATCH 924 EDIT-SEQ 999999	.00	.00	81.22 11
01-00 02-29 1 73 2	75.00	.00	362422.12	.00	.00	.00	5703.50	.00	BATCH 470 EDIT-SEQ 216406	.00	.00	75.00 21
01-00 02-29 1 73 3	2529.13	665.83-	363087.95	2290.21	904.75	904.75	5703.50	.00	BATCH 470 EDIT-SEQ 216407	.00	.00	02-29-00 1
												665.83-AB
												665.83-AC
												665.83-AE
												665.83-AF
01-00 02-29 1 68 4	.00	.00	363087.95	.00	904.75-	.00	4798.75	.00	BATCH 470 EDIT-SEQ 216408	.00	.00	904.75 V
02-00 02-29 4 93 5	IR EFF 02-00	OLD .0758300	NEW .0766800	NEW	.0766800	PRIN BAL	363,087.95		BATCH 470 EDIT-SEQ 216408			
	PI EFF 02-00	OLD 1,624.38	NEW 1,624.38	NEW	1,624.38	PRIN BAL	363,087.95					
02-00 02-29 1 73 6	2529.13	695.75-	363783.70	2320.13	904.75	904.75	4798.75	.00		.00	.00	02-29-00 L
												695.75-AB
												695.75-AC
												695.75-AE
												695.75-AF
02-00 02-29 1 68 7	.00	.00	363783.70	.00	904.75-	.00	3894.00	.00	BATCH 470 EDIT-SEQ 216409	.00	.00	904.75 V
03-00 02-29 4 93 8	IR EFF 03-00	OLD .0777800	NEW .0777800	NEW	.0777800	PRIN BAL	363,783.70		BATCH 470 EDIT-SEQ 216409			
	PI EFF 03-00	OLD 1,624.38	NEW 1,624.38	NEW	1,624.38	PRIN BAL	363,783.70					03-01-00 L
03-00 03-01 1 72 1	2529.13	733.54-	364517.24	2357.92	904.75	904.75	3894.00	.00		.00	.00	733.54-AB
												733.54-AC
												733.54-AE
												733.54-AF
03-00 03-01 1 68 2	.00	.00	364517.24	.00	904.75-	.00	2989.25	.00	BATCH 780 EDIT-SEQ 185945	.00	.00	904.75 V
04-00 03-01 4 93 3	IR EFF 04-00	OLD .0777800	NEW .0791200	NEW	.0791200	PRIN BAL	364,517.24		BATCH 780 EDIT-SEQ 185945			
	PI EFF 04-00	OLD 1,624.38	NEW 1,624.38	NEW	1,624.38	PRIN BAL	364,517.24					03-01-00 L
04-00 03-01 1 75 4	45.00	45.00	364472.24	.00	.00	.00	2989.25	.00		.00	.00	45.00 AB
												45.00 AC
												45.00 AE
												45.00 AF
04-00 03-06 1 72 1	2529.13	778.71-	365250.95	2403.09	904.75	904.75	2989.25	.00	BATCH 780 EDIT-SEQ 185945	.00	.00	03-06-00 L
												778.71-AB
												778.71-AC
												778.71-AE
												778.71-AF
04-00 03-06 1 68 2	.00	.00	365250.95	.00	904.75-	.00	2084.50	.00	BATCH 780 EDIT-SEQ 335117	.00	.00	904.75 V

WASHINGTON MUTUAL BANK, F.A.										LOAN HISTORY X-T-D INV A01 CAT 013 INV#										T13 12/29/00 PAGE 43057									
11561-721 LOAN-NO (CONT'D)																													
LN# 0033144148 AMI ESKANOS																													
DUE DATE	PROC	TP	SO	TR NO	AMOUNT RECEIVED	PRINCIPAL PAID	PRINCIPAL BALANCE	INTEREST PAID	ESCROW PAID	ESCROW BALANCE	ADVANCE BALANCE	STATUS AMOUNT	STATUS BALANCE	UNEARNED INT-BAL.	OTHER AMOUNTS	CFD DCT													
05-00 03-06 1 72 3					2529.13	.00	365250.95	.00	.00	.00	2084.50	.00	.00	.00	.00	1													
05-00 03-07 1 63 1					7513.00	.00	365250.95	.00	7513.00	7513.00	2084.50	.00	.00	.00	.00	1													
DESCRIPTION 7005E CANCELLATION																													
05-00 03-07 1 68 2					.00	.00	365250.95	.00	2084.50	5428.50	.00	.00	.00	.00	.00	1													
00-00 03-12 3 07 1					CHECK #036614	.00	365250.95	.00	181.97	5246.53	.00	.00	.00	.00	.00	1													
05-00 03-20 1 48 1					.00	.00	365250.95	.00	.00	5246.53	.00	.00	.00	.00	.00	1													
05-00 03-20 1 73 2					2989.25	.00	365250.95	.00	.00	5246.53	.00	.00	.00	.00	.00	1													
05-00 03-22 1 72 1					2529.13	.00	365250.95	.00	.00	5246.53	.00	.00	.00	.00	.00	1													
05-00 03-22 4 93 2	IR EFF	05-00			PI EFF	05-00	OLD .0791200	NEW .0803800		PRIN BAL	365,250.95	BATCH 604	EDIT-SEQ 331064	ACTION 1082	2529.13 W	1													
05-00 03-23 1 73 1					.00	.00	366073.14	2446.57	874.41	6120.94	.00	.00	.00	.00	.00	1													
06-00 03-30 1 75 1					.00	.00	3019.59	363053.55	.00	.00	6120.94	.00	.00	.00	.00	1													
06-00 04-04 1 47 1					.00	.00	3019.59	366073.14	.00	.00	6120.94	.00	.00	.00	.00	1													
06-00 04-04 1 47 2					.00	.00	366073.14	.00	.00	6120.94	.00	.00	.00	.00	.00	1													
05-00 04-04 1 47 3					.00	.00	822.19	365250.95	2446.57	874.41	5246.53	.00	.00	.00	.00	1													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 264675 ACTION 0075																													
BATCH 830 EDIT-SEQ 2																													

11561-721 LOAN-NO (CONT'D)	WASHINGTON MUTUAL BANK, F.A. 0033114148	LOAN HISTORY Y-T-D INV A01 CAT 013 INV#										T13 12/29/00 PAGE 43058 822.19 AC 822.19 AE 822.19 AF
05-00 04-06 1 48 1	.00	.00	365250.95	.00	.00	5246.53	.00	.00	BATCH 830 EDIT-SEQ 284675 ACTION 0908	.00	.00	1 5214.48-W 10 AD
05-00 05-01 1 72 1	2498.79	822.19-	366073.14	2446.57	874.41	6120.94	.00	.00	BATCH 830 EDIT-SEQ 269292	.00	.00	1 05-01-00 L 622.19-AB 822.19-AC 822.19-AE 822.19-AF
06-00 05-01 4 93 2	IR EFF 06-00	OLD .0803800	NEW .0815800			PRIN BAL			BATCH 780 EDIT-SEQ 218754			
06-00 05-01 1 75 3	PI EFF 06-00	OLD 1,624.38	NEW 1,624.38			PRIN BAL			366,073.14			
	30.00	30.00	366043.14	.00	.00	6120.94	.00	.00	.00	.00	.00	1 05-01-00 L 30.00 AB 30.00 AC 30.00 AE 30.00 AF
06-00 05-18 1 73 1	.00	.00	366043.14	.00	.00	6120.94	.00	.00	BATCH 780 EDIT-SEQ 218754	.00	.00	30.00 21 30.00-W
06-06 05-18 1 75 2	.00	273.90	365789.24	.00	.00	6120.94	.00	.00	BATCH 4CL EDIT-SEQ 300225	.00	.00	1 273.90-W 05-01-00 L 273.90 AB 273.90 AC 273.90 AE 273.90 AF
06-00 06-01 1 72 1	2498.79	862.24-	366631.48	2486.62	874.41	6995.35	.00	.00	BATCH 4CL EDIT-SEQ 300227	.00	.00	1 06-01-00 L 862.24-AB 862.24-AC 862.24-AE 862.24-AF
07-00 06-01 4 93 2	IR EFF 07-00	OLD .0815800	NEW .0828000			PRIN BAL			BATCH 780 EDIT-SEQ 201822			
07-00 06-01 1 75 3	PI EFF 07-00	OLD 1,624.38	NEW 1,624.38			PRIN BAL			366,631.48			
	30.00	30.00	366601.48	.00	.00	6995.35	.00	.00	.00	.00	.00	1 06-01-00 L 30.00 AB 30.00 AC 30.00 AE 30.00 AF
07-00 07-17 1 52 1	.00	.00	366601.48	.00	.00	6995.35	.00	.00	BATCH 780 EDIT-SEQ 201822	.00	.00	81.22- 11 81.22 11 07-24-00 L 905.17-AB 905.17-AC 905.17-AE 905.17-AF
07-00 07-24 1 72 1	2580.01	905.17-	367506.65	2529.55	874.41	7869.76	.00	.00	.00	.00	.00	

WAMU-00240

1396

21501-121	WASHINGTON MUTUAL BANK, F.A.	LOAN HISTORY Y-T-D INV A01 CAT 013 INV4	T13 12/29/80 PAGE 43059
LOAN-NO (CONFID)	0031144148		
08-00 07-24 4 93	2 IR EFF 08-00 OLD .0828000	BATCH 780 EDIT-SEQ 304990	
08-00 08-09 1 73	PI EFF 08-00 OLD 1,624.38	367,506.65	
	949.09- 368455.74	367,506.65	
	2498.79	.00	08-09-00 L
			949.09-AB
			949.09-AC
			949.09-AE
			949.09-AF
09-00 08-00 4 93	2 IR EFF 09-00 OLD .0849300	BATCH 43X EDIT-SEQ 298743	
09-00 09-18 1 72	PI EFF 09-00 OLD 1,624.38	369,455.74	
	983.37- 369439.11	369,455.74	
	2498.79	.00	09-18-00 L
			983.37-AB
			983.37-AC
			983.37-AE
			983.37-AF
10-00 07-28 4 93	2 IR EFF 10-00 OLD .0858000	BATCH 604 EDIT-SEQ 213165	
10-00 09-28 4 93	PI EFF 10-00 OLD 1,624.38	369,439.11	
	983.37- 369439.11	369,439.11	
	2498.79	.00	09-18-00 L
			983.37-AB
			983.37-AC
			983.37-AE
			983.37-AF
09-00 09-28 1 68	PI EFF 10-00 OLD 1,624.38	369,439.11	
	983.37- 368455.74	369,439.11	
	2498.79	.00	09-18-00 L
			983.37-AB
			983.37-AC
			983.37-AE
			983.37-AF
09-00 09-28 1 52	PI EFF 10-00 OLD 1,624.38	369,439.11	
09-00 10-02 1 72	PI EFF 10-00 OLD 1,624.38	369,439.11	
	1017.11- 370456.22	369,439.11	
	2498.79	.00	09-18-00 L
			983.37-AB
			983.37-AC
			983.37-AE
			983.37-AF
10-00 10-02 4 93	2 IR EFF 10-00 OLD .0849300	BATCH 780 EDIT-SEQ 282851	
10-00 10-02 1 72	PI EFF 10-00 OLD 1,624.38	369,439.11	
	1017.11- 370456.22	369,439.11	
	2498.79	.00	09-18-00 L
			983.37-AB
			983.37-AC
			983.37-AE
			983.37-AF
11-00 11-02 4 93	2 IR EFF 11-00 OLD .0858000	BATCH 780 EDIT-SEQ 282851	
11-00 11-02 1 72	PI EFF 11-00 OLD 1,624.38	369,439.11	
	1017.11- 370456.22	369,439.11	
	2498.79	.00	09-18-00 L
			983.37-AB
			983.37-AC
			983.37-AE
			983.37-AF
11-00 11-16 1 52	PI EFF 11-00 OLD 1,624.38	369,439.11	
11-00 11-24 1 72	PI EFF 11-00 OLD 1,624.38	369,439.11	
	1049.70- 371505.92	369,439.11	
	2500.00	.00	09-18-00 L
			983.37-AB
			983.37-AC
			983.37-AE
			983.37-AF

LITTON-00241

1397

11561-721
LOAN-NO (CONT'D)

WASHINGTON MUTUAL BANK, F.A.
0033144148

LOAN HISTORY Y-T-D INV A01 CAT 013 INV#

MPL-ID REQ1

11-24-00 L
1049.70-AB
1049.70-AC
1049.70-AE
1049.70-AF

BATCH 780 EDIT-SEQ 435694
MPL-ID REQ1

874.41 V

BATCH 780 EDIT-SEQ 435694
MPL-ID REQ1

2498.79 W
11-24-00 L

BATCH 780 EDIT-SEQ 435695 ACTION IMP8
MPL-ID REQ1

BATCH 54N EDIT-SEQ 304571
MPL-ID REQ1

BATCH 54N EDIT-SEQ 304572
MPL-ID REQ1

BATCH 430 EDIT-SEQ 323960 ACTION 1905
MPL-ID REQ1

REQ-BY TOTALS 65,990.77 9,083.80- 27,330.88 17,755.16

OTHER AMOUNT CODES:

A=FHA-PENALTY G=SER=INTEREST-PAID TO POOL K=INT-DUE-PD P=ACCURED-IOE/IORE U=REAPPLICATION-FEE Y=HUD-FUND
B=BSC H=FEE-AMT L=PD-THRU-DT R=DE-INT-AMT V=ESCROW-ADVANCE Z=RESTRICTED-ESCROW
C=235-FEE I=A-H-PD M=ADVANCE-EFF-DATE S=CR-LIFE-AMT W=SUSPENSE DI=DEFERRED-INT-BAL
F=MLSC J=LIFE-PD N=ADVANCE-MEMO-AMT T=ORIG-FEE-AMT X=REPLACEMENT-RESERVE
AA=SER-FEE-PD AB=DEFERRED-INT-PD AC=LIFE-DEF-INT-PD AD=CHECK-NO AE=DEFERRED-INT-LTD-PD AF=LIFE-DEFERRED-INT-LTD-PD
AG=SUB-CODE AJ=DEF-INT-ADJ-FLAG AK=ADV-AMT-RECD AL=TRAN-SOURCE AM=IOC-SPEC-INT-PD AN=NON-REC-CORP-ADV AP=DATE-STAMP AQ=TIME-
STAMP AR=MTGR-REC-CORP-ADV AS=PREV-POSTED AT=3RD-REC-CORP-ADV AY=ADJ YE 1098 IND
FEE CODES: 1=LATE-CHARGE 2=BAD-CK-FEE 3=CHG-OWNER \$=ELOC-FEE

11561-721	WASHINGTON MUTUAL BANK, F.A.	LOAN HISTORY Y-T-D INV AUL CAT 013 INV#	T13 12/31/01 PAGE 76529 5461.88 V
LOAN-NO (CONT'G) 0033144148			
01-01 02-16 1 52 1	.00 372463.97	BATCH 785 EDIT-SEQ 197719	87.31-11
01-01 02-26 1 72 1	.00 372463.97	.00 .00	5000.00 W
			02-26-01 L
01-01 02-27 1 73 1	.00 373443.90	BATCH 780 EDIT-SEQ 275889 ACTION 1E16	2720.70-W
		.00 .00	02-26-01 L
			979.93-AB
			979.93-AC
			979.93-AE
			979.93-AF
02-01 03-15 1 73 1	.00 373443.90	BATCH 401 EDIT-SEQ 266177	2720.70-W
		373,443.90	02-26-01 L
02-01 03-16 1 52 2	.00 373443.90	.00 .00	979.93-AB
02-01 04-13 1 47 1	.00 373443.90	BATCH 781 EDIT-SEQ 204622	979.93-AC
		.00 .00	979.93-AE
			979.93-AF
02-01 04-16 1 73 1	.00 374445.00	BATCH 850 EDIT-SEQ 589953 ACTION 0908	580.88 W
		.00 .00	139.48 11
			2860.18-W
			03-16-01 L
			1001.10-AB
			1001.10-AC
			1001.10-AE
			1001.10-AF
03-01 04-16 1 52 3	.00 374445.00	BATCH 419 EDIT-SEQ 564619	87.31-11
03-01 04-18 1 72 1	.00 374445.00	374,445.00	5827.39 W
		.00 .00	04-18-01 L
			370.99 11
			370.99-W
03-01 04-20 1 73 1	.00 374445.00	BATCH 402 EDIT-SEQ 334613 ACTION 1E16	15.00 21
		.00 .00	15.00-W
03-01 04-20 1 73 2	.00 374445.00	BATCH 40N EDIT-SEQ 755037	2720.70-W
		.00 .00	04-18-01 L
03-01 04-23 1 73 3	.00 375447.23	BATCH 40N EDIT-SEQ 755039	1002.23-AB
		.00 .00	1002.23-AC
			1002.23-AE
			1002.23-AF
04-01 04-20 1 73 5	.00 375447.23	BATCH 40N EDIT-SEQ 755041	2720.70-W
		375,447.23	04-18-01 L
		.00 .00	975.48-AB
			975.48-AB

1400

21562-721
LOAN-NO (CONT'D) 0031144148
WASHINGTON MUTUAL BANK, F.A.
LOAN HISTORY Y-T-O INV AGI CNY J13 INV

05-01 05-14 1 72 1	IR EFF 05-01 PI EFF 05-01	05-01 05-14 1 72 1	OLD .0869900 OLD 1,746.20 942.40- 377365.11	NEW .0851100 NEW 1,746.20 2688.60 974.30	PRIN BAL PRIN BAL 5244.62	BATCH 4CN EDIT-SEQ 755043 376,422.71 376,422.71 .00 .00 .00	05-14-01 L 942.40-AB 942.40-AC 942.40-AC 942.40-AC
06-01 06-19 1 72 1	IR EFF 06-01 PI EFF 06-01	06-01 06-19 1 72 1	OLD .0857100 OLD 1,746.20 942.40- 377365.11	NEW .0841100 NEW 1,746.20 2645.02 974.50	PRIN BAL PRIN BAL 5244.62	BATCH 604 EDIT-SEQ 210157 377,365.11 377,365.11 .00 .00 .00	06-21-01 L 87.31-11 174.62 11 06-21-01 L 898.82-AB 898.82-AC 898.82-AC 898.82-AC
07-01 07-02 1 72 1	IR EFF 07-01 PI EFF 07-01	07-01 07-02 1 72 1	OLD .0841100 OLD 1,746.20 104.68 378159.25	NEW .0823000 NEW 1,746.20 2593.54 974.50	PRIN BAL PRIN BAL 6219.12	BATCH 780 EDIT-SEQ 158993 378,263.93 378,263.93 .00 .00 .00	07-02-01 L 104.68 AB 104.68 AC 104.68 AC 104.68 AC
08-01 08-03 1 72 1	IR EFF 08-01 PI EFF 08-01	08-01 08-03 1 72 1	OLD .0823000 OLD 1,746.20 786.20- 379792.79	NEW .0801800 NEW 1,746.20 2532.40 974.50	PRIN BAL PRIN BAL 8168.12	BATCH 780 EDIT-SEQ 293150 379,006.59 379,006.59 .00 .00 .00	08-03-01 L 786.20-AB 786.20-AC 786.20-AC 786.20-AC
09-01 09-31 1 72 1	IR EFF 09-01 PI EFF 09-01	09-01 09-31 1 72 1	OLD .0801800 OLD 1,746.20 723.09- 380515.88	NEW .0780200 NEW 1,746.20 2469.29 974.50	PRIN BAL PRIN BAL 9142.62	BATCH 604 EDIT-SEQ 456127 379,792.79 379,792.79 .00 .00 .00	09-31-01 L 723.09-AB 723.09-AC 723.09-AC 723.09-AC
10-01 10-01 1 72 1	IR EFF 10-01 PI EFF 10-01	10-01 10-01 1 72 1	OLD .0780200 OLD 1,746.20 380,515.88	NEW .0759700 NEW 1,746.20 380,515.88	PRIN BAL PRIN BAL 380,515.88	BATCH 780 EDIT-SEQ 215915 380,515.88 380,515.88 .00 .00 .00	10-01-01 L 380,515.88 380,515.88 380,515.88 380,515.88

Y1561-721
LOAN-NO (CONT'D)

WASHINGTON MUTUAL BANK, F.A.

LOAN HISTORY Y-T-D INV A01 CAT 013 INV#

T13 12/31/02
PAGE 76531

LN# 0033144148 AMI ESKANOS

EMP 0 POF0

DUE DATE	TR NO	SO	AMOUNT RECEIVED	PRINCIPAL PAID	PRINCIPAL BALANCE	INTEREST PAID	ESCROW PAID	ESCROW BALANCE	ADVANCE BALANCE	STATUS AMOUNT	STATUS BALANCE	UNEARNED INT-BAL.	OTHER CFT AMOUNTS DCT
10-01 10-02 1 72 1			2720.70	562.78	381178.66	2408.98	974.50	10117.12	.00	.00	.00	.00	10-02-01 I 662.78-AB 662.78-AC 662.78-AE 662.78-AF

BATCH 604 EDIT-SEQ 215609

IR EFF 11-01	OLD	.0737100	NEW	.0737100	PRIN BAL	381,178.66
PJ EFF 11-01	OLD	1,746.20	NEW	1,746.20	PRIN BAL	381,178.66
CHECK #608542					PAYEE CD 75637	
10-01 10-15 3 54 1					PAYEE CD 72800	
10-01 10-15 3 52 2						
11-01 11-05 1 72 1						

11-05-01 I
595.19-AB
595.19-AC
595.19-AE
595.19-AF

BATCH 604 EDIT-SEQ 581936

IR EFF 12-01	OLD	.0737100	NEW	.0737100	PRIN BAL	381,773.85
PJ EFF 12-01	OLD	1,877.16	NEW	1,877.16	PRIN BAL	381,773.85
CHECK #470439					PAYEE CD 09025	
11-01 11-06 3 12 1						
12-01 11-07 1 61 1						
12-01 12-10 1 72 1						

12-10-01 I
380.08-AB
380.08-AC
380.08-AE
380.08-AF

BATCH 604 EDIT-SEQ 766184

IR EFF 01-02	OLD	.0709500	NEW	.0678800	PRIN BAL	382,153.93
PJ EFF 01-02	OLD	1,877.16	NEW	1,877.16	PRIN BAL	382,153.93
REQ-BY TOTALS						

843.54 V

37,769.28-

OTHER AMOUNT CODES:

A=TRA-PENALTY G=SER=INTEREST-PAID TO POOL K=INT-DUE-PD P=ACCURED-IOE/IORE Y=HUD-FUND
B=BSC H=FEE-AMT L=PD-THRU-DT R=UE-INT-AMT V=ESCROW-ADVANCE Z=RESTRICTED-ESCROW
C=235-FEE I=A-H-PD M=ADVANCE-EFF-DATE S=CR-LIFE-AMT W=SUSPENSE OI=DEFERRED-INT-BAL
F=MISC J=LIFE-PD N=ADVANCE-MEMO-AMT T=ORIG-FEE-AMT X=REPLACEMENT-RESERVE
AA=SER-FEE-PD AB=DEFERRED-INT-PD AC=LIFE-DEF-INT-PD AD=CHECK-NO AD=DEFERRED-INT-LTD-PD AF=LIFE-DEFERRED-INT-LTD-PD
AG=SUB-CODE AJ=DEF-INT-ADJ-FLAG AK=ADV-AMT-RECO AL=TRAN-SOURCE AM=LOC-SPEC-INT-PD AN=NON-REC-CORP-ADV AP=DATE-STAMP AQ=TIME-
STAMP AR=MTGR-REC-CORP-ADV AS=PREV-POSTED AT=3RD-REC-CORP-ADV AY=ADJ YE 1096 IND
FEE CODES: 1=LATE-CHARGE 2=BAD-CK-FEE 3=CHG-OWNER \$=ELOC-FEE

03-06-02 L

1403

WASHINGTON MUTUAL BANK, F.A.															LOAN HISTORY Y-T-D INV A01 CAT 013 INV4															T13 12/31/02														
I1561-721															LOAN-NO (CONT'D)															PAGE 94692														
LN# 0033144148 AML ESKANOS															EMP 0 P0FO																													
DUE DATE		PROC TP		SQ		TR NO		AMOUNT RECEIVED		PRINCIPAL PAID		PRINCIPAL BALANCE		INTEREST PAID		ESCROW PAID		ESCROW BALANCE		ADVANCE BALANCE		STATUS AMOUNT		STATUS BALANCE		UNEARNED INT-BAL.		OTHER CFB AMOUNTS DCT																
10-02 10-07 1 72 3								IR EFF 10-02 231.64		OLD .0525300		1,877.16		NEW .0511400		1,877.16		PRIN BAL 11707.06		381,883.82		BATCH 604 EDIT-SEQ 302699																						
								PI EFF 10-02		OLD .00		381883.82		NEW .00						.00																								
								231.64				381883.82						11707.06		.00								231.64 W																
10-02 10-15 3 52 1								CHECK #WIRE						316.00		11391.06		11391.06		.00		BATCH 604 EDIT-SEQ 302699 ACTION 1011						10-06-02 L																
10-02 10-16 1 52 1								.00		.00		381883.82		.00		.00		11391.06		.00		PAYEE CD 72800																						
10-02 11-06 1 72 1								3080.59		249.70		381634.12		1627.46		1109.57		12500.63		.00		.00		.00		.00		93.86-11																
												381634.12								.00		.00		.00		.00		93.86 11																
																												11-06-02 L																
																												249.70 AB																
																												249.70 AC																
																												249.70 AE																
																												249.70 AF																
11-02 11-06 1 72 3								IR EFF 11-02 137.78		OLD .00		381634.12		NEW .00		1,877.16		PRIN BAL 12500.63		381,634.12		BATCH 604 EDIT-SEQ 756336						137.78 W																
								PI EFF 11-02		OLD .00		1,877.16		NEW .00		.00		.00		.00		.00						11-06-02 L																
								137.78				381634.12				.00		12500.63		.00		.00																						
11-02 11-08 3 12 1								CHECK #455689						13311.73		811.10		811.10-		811.10		BATCH 604 EDIT-SEQ 756336 ACTION 1011																						
11-02 11-08 1 67 2								811.10		.00		381634.12		.00		811.10		.00		.00		PAYEE CD 09025																						
11-02 11-19 1 52 1								.00		.00		381634.12		.00		.00		.00		.00		.00						93.86-11																
11-02 11-30 1 72 1								3080.59		295.92		381338.20		1581.24		1109.57		1109.57		811.10		.00		.00		.00		93.86 11																
												381338.20		1581.24		1109.57		1109.57		811.10		.00		.00		.00		11-29-02 L																
																						.00		.00		.00		295.92 AB																
																						.00		.00		.00		295.92 AC																
																						.00		.00		.00		295.92 AE																
																						.00		.00		.00		295.92 AF																
11-02 11-30 1 68 2								.00		.00		381338.20		.00		811.10		298.47		.00		BATCH 604 EDIT-SEQ 027165						811.10 V																
																						.00		.00		.00																		
12-02 11-30 1 75 4								IR EFF 12-02 137.78		OLD .0488000		1,877.16		NEW .0488000		2,017.94		PRIN BAL 298.47		381,338.20		BATCH 604 EDIT-SEQ 027165																						
								PI EFF 12-02		OLD .00		381200.42		NEW .00		.00		298.47		.00		.00																						
								137.78				381200.42		.00		.00		298.47		.00		.00						11-29-02 L																
																						.00		.00		.00		137.78 AB																
																						.00		.00		.00		137.78 AC																
																						.00		.00		.00		137.78 AE																
																						.00		.00		.00		137.78 AF																
12-02 12-16 1 52 1								.00		.00		381200.42		.00		.00		298.47		.00		BATCH 604 EDIT-SEQ 027165						100.90-11																

11561-721 WASHINGTON MUTUAL BANK, F.A. T13 12/31/02
LOAN-NO (CONT'D) 0033144148 PAGE 94693
REQ-BY TOTALS 52,409.16 953.51 20,058.65 20,847.20 .00 13,324.34
Y/E

OTHER AMOUNT CODES:
A=FHA-PENALTY G=SER-INTEREST-PAID TO POOL K=INT-DUE-PD P=ACCRUED-IOE/IORE U=REAPPLICATION-FEE Y=HUE-FUND
B=BSC H=FEE-AMT L=PD-THRU-DT R=UE-INT-AMT V=ESCROW-ADVANCE Z=RESTRICTED-ESCROW
C=235-FEE M=ADVANCE-EFF-DATE S=CR-LIFE-AMT W=SUSPENSE DI=DEFERRED-INT-BAL
F=MISC J=LIFE-PO N=ADVANCE-MEMO-AMT T=ORIG-FEE-AMT X=REPLACEMENT-RESERVE
AA=SER-FEE-PD AB=DEFERRED-INT-PD AC=LIFE-DEF-INT-PD AD=CHECK-NO AE=DEFERRED-INT-LTD-PD AF=LIFE-DEFERRED-INT-LTD-PD
AG=SUB-CODE AJ=DEF-INT-ADJ-FLAG AK=ADV-AMT-RECD AL=TRAN-SOURCE AM=IOC-SPEC-INT-PD AN=NON-REC-CORP-ADV AP=DATE-STAMP AQ=TIME-
STAMP AR=MTGR-REC-CORP-ADV AS=PREV-POSTED AT=3RD-REC-CORP-ADV AV=ADJ YE 1098 IND AZ=CHOICES-PD
FEE CODES: 1=LATE-CHARGE 2=BAD-CK-FEE 3=CHG-OWNER \$=ELOC-FEE

WAMU-00251

1407

1408

11561-721
LOAN-NO (CONT'D)

WASHINGTON MUTUAL BANK, F.A.

LOAN HISTORY Y-T-D INV A01 CAT 013 INV#

T13 12/31/93
PAGE 94561

LN#	0033144145	AMI	ESKANOS	EMP	O	POFO								
DUE DATE	PROC TP	SO	TR NO	AMOUNT RECEIVED	PRINCIPAL PAID	PRINCIPAL BALANCE	INTEREST PAID	ESCROW PAID	ESCROW BALANCE	ADVANCE BALANCE	STATUS AMOUNT	STATUS BALANCE	UNEARNED INT-BAL.	OTHER CFT AMOUNTS DCT
02-03 03-04 1 68 2				.00	.00	379737.26	.00	1109.57-	.00	3293.82	BATCH 604	EDIT-SEQ 112982	.00	03-03-03 L 507.73 AB 507.73 AC 507.73 AE 507.73 AF
														1109.57 V
03-03 03-17 1 52 1				PI EFF 03-03	OLD .0476600	NEW 2,017.94	NEW .0470200	2,017.94	379,737.26	379,737.26	BATCH 604	EDIT-SEQ 112982		
03-03 04-01 1 72 1				3127.51	.00	379737.26	.00	.00	.00	3293.82	.00	.00	.00	100.90- 11
								.00	.00	3293.82	.00	.00	.00	3127.51 W 03-31-03 L
03-03 04-02 1 73 1				.00	530.00	379207.26	1487.94	1209.75	1209.75	3293.82	BATCH 604	EDIT-SEQ 662414 ACTION 1E17	.00	3227.69-W 04-01-03 L 530.00 AB 530.00 AC 530.00 AE 530.00 AF
														1209.75 V
03-03 04-02 1 68 2				.00	.00	379207.26	.00	1209.75-	.00	2084.07	BATCH 839	EDIT-SEQ 091028 ACTION 0905	.00	
				IR EFF 04-03	OLD .0470200	NEW 2,017.94	NEW .0463500	2,017.94	379,207.26	379,207.26	BATCH 839	EDIT-SEQ 091028 ACTION 0905		
04-03 04-15 1 73 1				PI EFF 04-03	OLD .00	379207.26	.00	.00	.00	2084.07	.00	.00	.00	302.70 11 302.70-W
04-03 04-16 1 52 1				.00	.00	379207.26	.00	.00	.00	2084.07	BATCH 411	EDIT-SEQ 461545	.00	100.90- 11
04-03 04-17 1 73 1				.00	.00	379207.26	.00	.00	.00	2084.07	.00	.00	.00	100.90 11 100.90-W
04-03 04-25 1 73 1				3127.51	.00	379207.26	.00	.00	.00	2084.07	BATCH 839	EDIT-SEQ 050055	.00	3127.51 W 04-25-03 L
														4.85-W
04-03 04-28 1 73 1				.00	.00	379207.26	.00	4.85	4.85	2084.07	BATCH 781	EDIT-SEQ 516967 ACTION 1011	.00	4.85 V
04-03 04-28 1 68 2				.00	.00	379207.26	.00	4.85-	.00	2079.22	BATCH 412	EDIT-SEQ 467685	.00	4.85 V
04-03 05-01 1 73 1				.00	.00	379207.26	.00	10.00	10.00	2079.22	BATCH 412	EDIT-SEQ 467685	.00	10.00-W
04-03 05-01 1 68 2				.00	.00	379207.26	.00	10.00-	.00	2069.22	BATCH 41	EDIT-SEQ 877165	.00	10.00 V

1410

LOAN HISTORY Y-T-D INV A01 CAT 013 INV#

WASHINGTON MUTUAL BANK, F.A.

II1561-721
LOAN-NO (CONT'D)

LN# 003314434B AMI ESKANOS

0303 0 DM3

[illegible]

BATCH 80R EDIT-SEQ 580874									
IR EFF	07-03	OLD	.0434700	NEW	.0434600	PRIN BAL	377,457.46		
PI EFF	07-03	OLD	2,017.94	NEW	2,017.94	PRIN BAL	377,457.46		
			.00	377457.46	.00	1291.98	.00	.00	.00
07-03	08-02	1 72	1						1

3127.51 W
08-02-03 L

BATCH	604	EDIT-SEQ	060184	ACTION	LE17
07-03	08-18	1 52	1	.00	100.90-11
07-03	09-12	1 72	1	.00	100.90-11
07-03	08-18	1 52	1	.00	100.90-11
07-03	09-12	1 72	1	.00	100.90-11

3127151 W
09-12-03 L

07-03	09-15	1	1	.00	650.91	376806.55	1367.03	1209.75	2501.73	.00	.00	.00	BATCH 604 EDIT-SEQ 905856 ACTION 1E11
-------	-------	---	---	-----	--------	-----------	---------	---------	---------	-----	-----	-----	---------------------------------------

3227.69-W
09-12-03 L

650.91 AB
650.91 AC
650.91 AD
650.91 AE

650.91 AF
650.91 AE
650.91 AF

SECRETARY OF THE HOUSE

IR EFF	08-03	OLD	.0434600	NEW	.0424800	PRIN BAL	376,806.55
PT EFF	08-03	OLD	2.017	NEW	2.017	PRIN BAL	376,806.55

[illegible][illegible]

BATCH 604 EDIT-SEQ 525863 ACTION 1E17
10-06-03 L

08-03	10-07	1 73	1	.00	684.04	376122.51	1333.90	1209.75	3711.48	.00	.00	1
											3227.64-W	

10-06-03 L
684.04 AB

634.04 AC
683.04 AE

BATCH 839 EDIT-SEQ 065590
684.04 ME

[illegible][illegible][illegible][illegible]

3127-011 N
11-08-03 L
BATCH 604 EDIT-SEO 017902 ACTION 1617

[illegible]

11-67-03 L
717.50 AB

717.50 AC

T13 12/31/03
PAGE 84564

LOAN HISTORY Y-T-D INV A01 CAT C13 INVM

WASHINGTON MUTUAL BANK, F. A.

I1561-721
LOAN-NO (CONT'D)

LN# 0033144348 ANI ESKANOS

EMP 0 20FO

DUE DATE	PROC DATE	TP	SQ	AMOUNT RECEIVED	PRINCIPAL PAID	PRINCIPAL BALANCE	INTEREST PAID	ESCROW PAID	ESCROW BALANCE	ADVANCE BALANCE	STATUS AMOUNT	STATUS BALANCE	UNEARNED INT-BAL.	OTHER DCT AMOUNTS	CED AF
														717.50 AE	717.50 AF

09-03 11-10 1 68 2	.00	.00	375405.01	.00	1209.75-	.00	2320.77	.00	.00	.00	1209.75 V
--------------------	-----	-----	-----------	-----	----------	-----	---------	-----	-----	-----	-----------

[illegible]

15-1275 M

	BATCH	604	EDIT-SEQ	228719	ACTION	1E17
10-03	12-11	1	73	.00	.00	.00
				741.88	374663.13	1276.06
				1209.75	16061.10	1209.75
				.00	.00	.00

3227.69-W
12-10-03 L

741.88 AB
741.88 AC

741-88 AE
741-88 AE

1111

1209.75 V

96-50-1

3127.51 W
12-22-03 Y.

NOTICE
NO. 22-77

3227. 69-W
12-21-03

12-23-03 L
755.95 AB
755.95 AC

755.95 AC
755.95 AC
755.95 AC

IV 66.1661

1209.75 v

T13 12/31/03
PAGE 84565

LOAN HISTORY Y-T-D INV A01 CAT 013 INV#

11561-721 WASHINGTON MUTUAL BANK, F.A.
LOAN-NO (CONTD) 0333144148

REQ-BY TOTALS 64,551.01 16,922.04 27,604.86 41,000.13
Y/E 7,293.24 .00

OTHER AMOUNT CODES:

A=PHA-PENALTY C=SER=INTEREST-PAID TO POOL K=INT-DUE-PD P=ACCRUED-IOE/IORE U=REAPPLICATION-FEE Y=HUD-FUND
B=BSC H=FEE-AMT L=PD-THRU-DT R=UE-INT-AMT V=ESCROW-ADVANCE Z=RESTRICTED-ESCROW
C=235-FEE I=A-H-PD M=ADVANCE-EFF-DATE S=CR-LIFE-AMT W=SUSPENSE DI=DEFERRED-INT-BAL
F=MISC J=LIFE-PD N=ADVANCE-MEMO-AMT T=ORIG-FEE-AMT X=REPLACEMENT-RESERVE
AA=SER-FEE-PD AB=DEFERRED-INT-PD AC=LIFE-DEF-INT-PD AD=CHECK-NO AE=DEFERRED-INT-LTD-PD AF=LIFE-DEFERRED-INT-LTD-PD
AG=SUB-CODE AJ=DEF-INT-ADJ-FLAG AK=ADV-AMT-RECD AL=TRAN-SOURCE AM=IOC-SPEC-INT-PD AN=NON-REC-CORP-ADV AP=DATE-STAMP AQ=TIME-
STAMP AR=MTGR-REC-CORP-ADV AS=PREV-POSTED AT=3RD-REC-CORP-ADV AY=ADJ YE 1098 IND AZ=CHOICES-PD
FEE CODES: 1=LATE-CHARGE 2=BAD-CR-FEE 3=CHG-OWNER \$=ELOC-FEE

WAMU-00257

1413

SR497AR-02 JTIDWELL Detail Transaction History 6/29/05 12:16:56
Loan# 13859830 Inv# 111 Pool 0000200 InvLn# 9861113 UPB: 366,862.06
Borr1 AMI ESKANOS Status R Int.Rate 4.163 EscBal .00
Borr2 Type 03 - 00 SrvFees .00000 EscAdv 9,216.48
Prop: 3122 PINETREE DR CONV UNIS YldDif .00000 TotPmt 5,050.80
MIAMI BEACH FL 33140 #PmtDltg 9 NextDue 10/01/04 TotDel 45,874.82
Int Pd To 9/01/04 P&I Short .00 Corp Adv 2,146.75- MSG: 72 74 63
TRN# CODE POSTED EFFECTIVE DESCRIPTION NEXT DUE TOTAL AMT
37 14 99 6/16/05 6/16/05 LATE CHARGES 10/01/04 99.48
36 26 64 5/16/05 5/16/05 NON CASH FEE ADJ 10/01/04 99.48-
35 14 99 5/16/05 5/16/05 LATE CHARGES 10/01/04 99.48-
34 26 93 4/28/05 4/28/05 ESCROW NOCASH ADJ 10/01/04 99.48
33 19 4/28/05 4/28/05 ESCROW ADVANCE 10/01/04 9,216.48-
32 81 2 4/28/05 4/28/05 NEW LOAN NOCASH 10/01/04 9,216.48
31 14 99 5/17/03 5/17/03 LATE CHARGES 10/01/04 366,862.06-
30 14 99 6/17/03 6/17/03 LATE CHARGES 10/01/04 34.25
29 14 99 7/17/03 7/17/03 LATE CHARGES 10/01/04 96.50
28 14 99 8/17/03 8/17/03 LATE CHARGES 10/01/04 96.50
27 14 99 9/17/03 9/17/03 LATE CHARGES 10/01/04 96.50
26 14 99 10/17/03 10/17/03 LATE CHARGES 10/01/04 96.50
25 14 99 11/17/03 11/17/03 LATE CHARGES 10/01/04 96.50
24 14 99 12/17/03 12/17/03 LATE CHARGES 10/01/04 96.50

F2=Switch view F3=Exit F12=Return Pg Down Pg Up
More...

SR497AR-02 JTIDWELL Detail Transaction History 6/29/05 12:16:56-
Loan# 13859830 Inv# 111 Pool 0000200 InvLn# 9861113 UPB: 366,862.06
Borr1 AMI ESKANOS Status R Int.Rate 4.163 EscBal .00
Borr2 Type 03 - 00 SrvFees .00000 EscAdv 9,216.48
Prop: 3122 PINETREE DR CONV UNIS Ylddif .00000 TotPmt 5,050.80
MIAMI BEACH FL 33140 #PmtDtg 9 NextDue 10/01/04 TotDel 45,874.82
Int Pd To 9/01/04 P&I Short .00 Corp Adv 2,146.75- MSG: 72 74 63
TRN# CODE POSTED EFFECTIVE DESCRIPTION NEXT DUE TOTAL AMT
23 14 99 1/17/04 1/17/04 LATE CHARGES 10/01/04 96.50
22 14 99 2/17/04 2/17/04 LATE CHARGES 10/01/04 96.50
21 14 99 3/17/04 3/17/04 LATE CHARGES 10/01/04 96.50
20 14 99 4/17/04 4/17/04 LATE CHARGES 10/01/04 96.50
19 14 99 5/17/04 5/17/04 LATE CHARGES 10/01/04 96.50
18 14 99 6/17/04 6/17/04 LATE CHARGES 10/01/04 96.50
17 14 99 7/17/04 7/17/04 LATE CHARGES 10/01/04 96.50
16 14 99 8/17/04 8/17/04 LATE CHARGES 10/01/04 96.50
15 14 99 9/17/04 9/17/04 LATE CHARGES 10/01/04 96.50
14 26 64 4/17/05 4/17/05 NON CASH FEE ADJ 10/01/04 96.50-
13 26 64 3/17/05 3/17/05 NON CASH FEE ADJ 10/01/04 96.50-
12 26 64 2/17/05 2/17/05 NON CASH FEE ADJ 10/01/04 96.50-
11 26 64 1/17/05 1/17/05 NON CASH FEE ADJ 10/01/04 96.50-
10 26 64 12/17/04 12/17/04 NON CASH FEE ADJ 10/01/04 96.50-
F2=Switch view F3=Exit F12=Return Pg Down Pg Up More...

SR497AR-02 JTIDWELL Detail Transaction History 6/29/05 12:16:56
 Loan# 13859830 Inv# 111 Pool 0000200 InvLn# 9861113 UPB: 366,862.06
 Borr1 AMI ESKANOS Status R Int.Rate 4.163 EscBal .00
 Borr2 Type 03 - 00 SrvFees .00000 EscAdv 9,216.48
 Prop: 3122 PINETREE DR CONV UNIS Ylddif .00000 TotPmt 5,050.80
 MIAMI BEACH FL 33140 #PmtDlq 9 NextDue 10/01/04 TotDel 45,874.82
 Int Pd To 9/01/04 P&I Short .00 Corp Adv 2,146.75- MSG: 72 74 63

TRN#	CODE	POSTED	EFFECTIVE	DESCRIPTION	NEXT DUE	TOTAL AMT
9	26 64	11/17/04	11/17/04	NON CASH FEE ADJ	10/01/04	96.50-
8	26 64	10/17/04	10/17/04	NON CASH FEE ADJ	10/01/04	96.50-
7	14 99	4/17/05	4/17/05	LATE CHARGES	10/01/04	96.50
6	14 99	3/17/05	3/17/05	LATE CHARGES	10/01/04	96.50
5	14 99	2/17/05	2/17/05	LATE CHARGES	10/01/04	96.50
4	14 99	1/17/05	1/17/05	LATE CHARGES	10/01/04	96.50
3	14 99	12/17/04	12/17/04	LATE CHARGES	10/01/04	96.50
2	14 99	11/17/04	11/17/04	LATE CHARGES	10/01/04	96.50
1	14 99	10/17/04	10/17/04	LATE CHARGES	10/01/04	96.50

Bottom

F2=Switch view F3=Exit F12=Return Pg Down Pg Up

WASHINGTON MUTUAL
CUSTOMER CARE DEPARTMENT
P. O. BOX 3139
MILWAUKEE, WI 53201-3139

P1561-45C CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 04/19/05
REQ BY LLS12 PAGE 01

AMI ESKANOS
3122 PINE TREE DR
MIAMI BEACH FL 33140

----- CURRENT ACCOUNT INFORMATION -----

	PAYMENT	PAYMENT & INTEREST	INTEREST	PRINCIPAL	ESCROW	
LOAN NUMBER	DUE	AMOUNT	PAYMENT	RATE	BALANCE	BALANCE
0033144148	10-01-04	5050.80	0.00	4.18300	0.00	

ACTIVITY FOR PERIOD 05-18-03 - 04-19-05

PROCESS	DUE	TRANSACTION	TRANSACTION	EFFECTIVE DATE
DATE	DATE	CODE	DESCRIPTION	OF TRANSACTION

TRANSACTION	PRIN PD/	ESCROW PD/	OTHER		
AMOUNT	BALANCE	INTEREST	BALANCE	AMOUNT	CODE/DESCRIPTION

04-19-05	10-04	132	FEE TRANSACTION		
0.00	0.00	0.00	0.00	578.28	1 LATE CHARGE
04-19-05	10-04	132	FEE TRANSACTION		
0.00	0.00	0.00	0.00	998.99	1 LATE CHARGE
04-19-05	10-04	156	LOAN TRANSFERRED		
0.00	368,882.06	0.00	9,216.48		
	0.00		0.00		NEW PRINCIPAL/ESCROW BALANCES
04-19-05	10-04	145	ADJUSTMENT		
0.00	0.00	0.00	0.00		
04-19-05	10-04	168	ESCROW ADVANCE REPAY		
0.00	0.00	0.00	9,216.48	9,216.48	ADVANCE REFUND
04-18-05	10-04	152	ASSESSED		
0.00	0.00	0.00	0.00	98.48	1 LATE CHARGE
04-15-05	00-00	632	STATUTORY EXPENSE DISBURSEMENT		
545.50	0.00	0.00	0.00		
04-15-05	00-00	632	STATUTORY EXPENSE DISBURSEMENT		
50.00	0.00	0.00	0.00		
04-15-05	00-00	630	ATTORNEY ADVANCE DISBURSEMENT		
300.00	0.00	0.00	0.00		
04-11-05	00-00	745	CORP. ADVANCE ADJUSTMENT		

WAMU-00261

1417

574.45- 0.00 0.00 0.00
04-11-05 00-00 745 CORP. ADVANCE ADJUSTMENT
574.45 0.00 0.00 0.00
04-05-05 00-00 832 STATUTORY EXPENSE DISBURSEMENT
10.50 0.00 0.00 0.00
04-05-05 00-00 832 STATUTORY EXPENSE DISBURSEMENT
15.00 0.00 0.00 0.00

WASHINGTON MUTUAL
CUSTOMER CARE DEPARTMENT
P. O. BOX 3139
MILWAUKEE, WI 53201-3139

P1581-450 CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 04/19/05
REQ BY LLS12 PAGE 02

AMI ESKANOS
LOAN NUMBER: 0033144148

ACTIVITY FOR PERIOD 05-18-03 - 04-19-05
PROCESS DUE TRANSACTION TRANSACTION EFFECTIVE DATE
DATE DATE CODE DESCRIPTION OF TRANSACTION

TRANSACTION	PRIN PD/	ESCROW PD/	OTHER	AMOUNT	BALANCE	INTEREST	BALANCE	AMOUNT	CODE/DESCRIPTION
04-05-05	00-00	632							STATUTORY EXPENSE DISBURSEMENT
	275.00	0.00	0.00	0.00					
04-05-05	00-00	632							STATUTORY EXPENSE DISBURSEMENT
	0.75	0.00	0.00	0.00					
04-05-05	00-00	632							STATUTORY EXPENSE DISBURSEMENT
	265.00	0.00	0.00	0.00					
04-05-05	00-00	630							ATTORNEY ADVANCE DISBURSEMENT
	600.00	0.00	0.00	0.00					
03-25-05	10-04	168							ESCROW ADVANCE REPAY
	0.00	0.00	0.00	3,127.51	3,127.51				ADVANCE REFUND
03-25-05	10-04	173							PAYMENT
	0.00	0.00	0.00	3,127.51	3,127.51				SUSPENSE
				9,218.48					NEW PRINCIPAL/ESCROW BALANCES
03-21-05	00-00	601							MISC. CORPORATE DISBURSEMENT
	574.45	0.00	0.00	0.00					
03-18-05	10-04	161							ESCROW ADVANCE
	12,343.99	0.00	0.00	12,343.99					
03-18-05	11-05	312							TAX DISBURSEMENT
	13,731.66	0.00	0.00	13,731.66					
				12,343.99					NEW PRINCIPAL/ESCROW BALANCES
03-18-05	10-04	152							ASSESSED
	0.00	0.00	0.00	0.00	99.48	1			LATE CHARGE
03-14-05	10-04	173							PAYMENT
	3,127.51	0.00	0.00	0.00	3,127.51				SUSPENSE
02-18-05	10-04	152							ASSESSED
	0.00	0.00	0.00	0.00	99.48	1			LATE CHARGE

02-16-05 10-04 173 PAYMENT
0.00 0.00 0.00 1,204.22 1,204.22- SUSPENSE
1,387.67 NEW PRINCIPAL/ESCROW BALANCES
02-15-05 10-04 493 ARM LOAN ADJUSTMENT
NEW INTEREST RATE: 0.04163 NEW PRIN & INT PAYMENT: 1,929.96
02-15-05 09-04 168 ESCROW ADVANCE REPAY
0.00 0.00 0.00 2,937.39- 2,937.39 ADVANCE REFUND
02-15-05 09-04 173 PAYMENT 02-14-05
3,127.51 680.01 1,249.95 3,120.84 1,923.29- SUSPENSE
366,862.06 183.45 NEW PRINCIPAL/ESCROW BALANCES
02-10-05 00-00 601 MISC. CORPORATE DISBURSEMENT
85.00 0.00 0.00 0.00
01-18-05 09-04 152 ASSESSED
0.00 0.00 0.00 0.00 99.48-1 LATE CHARGE
WASHINGTON MUTUAL
CUSTOMER CARE DEPARTMENT
P. O. BOX 3139
MILWAUKEE, WI 53201-3139

P1561-45C CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 04/18/05
REQ BY LLS12 PAGE 03

AMIESKANOS
LOAN NUMBER: 0033144148

ACTIVITY FOR PERIOD 05-18-03 - 04-19-05
PROCESS DUE TRANSACTION TRANSACTION EFFECTIVE DATE
DATE DATE CODE DESCRIPTION OF TRANSACTION

TRANSACTION PRIN PD/ ESCROW PD/ -----OTHER-----
AMOUNT BALANCE INTEREST BALANCE AMOUNT CODE/DESCRIPTION

01-13-05 09-04 493 ARM LOAN ADJUSTMENT
NEW INTEREST RATE: 0.04081 NEW PRIN & INT PAYMENT: 1,929.96
01-13-05 08-04 168 ESCROW ADVANCE REPAY
0.00 0.00 0.00 1,197.55- 1,197.55 ADVANCE REFUND
01-13-05 08-04 174 PAYMENT 01-11-05
3,127.51 706.15 1,223.81 1,197.55
367,542.07 2,937.39- NEW PRINCIPAL/ESCROW BALANCES
12-16-04 08-04 152 ASSESSED
0.00 0.00 0.00 0.00 99.48-1 LATE CHARGE
12-16-04 08-04 173 PAYMENT
3,127.51 0.00 0.00 0.00 3,127.51 SUSPENSE
12-14-04 08-04 181 ESCROW ADVANCE
1,207.22 0.00 0.00 1,207.22
12-14-04 12-04 354 EARTHQUAKE OR OTHER INSURANCE DISBURSEMENT
1,207.22- 0.00 0.00 1,207.22-
4,134.94- NEW PRINCIPAL/ESCROW BALANCES
11-16-04 08-04 152 ASSESSED
0.00 0.00 0.00 0.00 99.50-1 LATE CHARGE
11-03-04 08-04 493 ARM LOAN ADJUSTMENT

WAMU-00263

1419

NEW INTEREST RATE: 0.03988 NEW PRIN & INT PAYMENT: 1,929.96
11-03-04 07-04 168 ESCROW ADVANCE REPAY
0.00 0.00 0.00 3,120.84- 3,120.84 ADVANCE REFUND
11-03-04 07-04 173 PAYMENT 11-02-04
0.00 719.13 1,210.83 3,120.84
368,248.22 2,927.72- NEW PRINCIPAL/ESCROW BALANCES
11-03-04 07-04 493 ARM LOAN ADJUSTMENT
NEW INTEREST RATE: 0.03938 NEW PRIN & INT PAYMENT: 1,929.96
11-03-04 06-04 168 ESCROW ADVANCE REPAY
0.00 0.00 0.00 3,120.84- 3,120.84 ADVANCE REFUND
11-03-04 06-04 173 PAYMENT 11-02-04
9,382.53 720.77 1,209.19 3,120.84 485.15 1 LATE CHARGE
1,204.22- SUSPENSE
368,967.35 6,048.56- NEW PRINCIPAL/ESCROW BALANCES
10-22-04 06-04 161 ESCROW ADVANCE
6,921.00 0.00 0.00 6,921.00
10-22-04 10-04 351 HAZARD INSURANCE DISBURSEMENT
6,921.00- 0.00 0.00 6,921.00-
9,169.40- NEW PRINCIPAL/ESCROW BALANCES
10-18-04 06-04 152 ASSESSED
0.00 0.00 0.00 0.00 96.50-1 LATE CHARGE
WASHINGTON MUTUAL
CUSTOMER CARE DEPARTMENT
P. O. BOX 3139
MILWAUKEE, WI-53201-3139

P1561-45C CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 04/19/05
REQ BY LLS12 PAGE 04

AMI ESKANOS
LOAN NUMBER: 0033144148

ACTIVITY FOR PERIOD 05-18-03 - 04-18-05
PROCESS DUE TRANSACTION TRANSACTION EFFECTIVE DATE
DATE DATE CODE DESCRIPTION OF TRANSACTION

TRANSACTION PRIN PD/ ESCROW PD/ -----OTHER-----
AMOUNT BALANCE INTEREST BALANCE AMOUNT CODE/DESCRIPTION

10-06-04 06-04 493 ARM LOAN ADJUSTMENT
NEW INTEREST RATE: 0.03925 NEW PRIN & INT PAYMENT: 1,929.96
10-06-04 05-04 168 ESCROW ADVANCE REPAY
0.00 0.00 0.00 3,120.84- 3,120.84 ADVANCE REFUND
10-06-04 05-04 173 PAYMENT 10-05-04
3,127.51 717.19 1,212.77 3,120.84 1,923.29- SUSPENSE
369,888.12 2,248.40- NEW PRINCIPAL/ESCROW BALANCES
09-20-04 05-04 161 ESCROW ADVANCE
342.00 0.00 0.00 342.00
09-20-04 10-04 352 FLOOD DISBURSEMENT
342.00- 0.00 0.00 342.00-
5,389.24- NEW PRINCIPAL/ESCROW BALANCES

09-01-04 05-04 173 PAYMENT 08-31-04
3,127.51 0.00 0.00 0.00 3,127.51 SUSPENSE
08-16-04 05-04 152 ASSESSED
0.00 0.00 0.00 0.00 96.50-1 LATE CHARGE
07-16-04 05-04 152 ASSESSED
0.00 0.00 0.00 0.00 96.50-1 LATE CHARGE
06-17-04 05-04 493 ARM LOAN ADJUSTMENT
NEW INTEREST RATE: 0.03929 NEW PRIN & INT PAYMENT: 1,929.96
06-17-04 04-04 168 ESCROW ADVANCE REPAY
0.00 0.00 0.00 1,197.55- 1,197.55 ADVANCE REFUND
06-17-04 04-04 174 PAYMENT 06-08-04
0.00 713.31 1,218.85 1,197.55 3,127.51- SUSPENSE
370,405.31 5,027.24- NEW PRINCIPAL/ESCROW BALANCES
06-16-04 04-04 152 ASSESSED
0.00 0.00 0.00 0.00 96.50-1 LATE CHARGE
06-08-04 04-04 172 PAYMENT 06-07-04
3,127.51 0.00 0.00 0.00 3,127.51 SUSPENSE
05-17-04 04-04 152 ASSESSED
0.00 0.00 0.00 0.00 96.50-1 LATE CHARGE
05-11-04 04-04 493 ARM LOAN ADJUSTMENT
NEW INTEREST RATE: 0.03934 NEW PRIN & INT PAYMENT: 1,929.96
05-11-04 03-04 168 ESCROW ADVANCE REPAY
0.00 0.00 0.00 1,197.55- 1,197.55 ADVANCE REFUND
05-11-04 03-04 174 PAYMENT 05-04-04
0.00 707.88 1,222.07 1,197.55 3,127.51- SUSPENSE
371,118.62 6,224.79- NEW PRINCIPAL/ESCROW BALANCES
05-04-04 03-04 172 PAYMENT 05-03-04
3,127.51 0.00 0.00 0.00 3,127.51 SUSPENSE
WASHINGTON MUTUAL
CUSTOMER CARE DEPARTMENT
P. O. BOX 3139
MILWAUKEE, WI 53201-3139

P1561-45C CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 04/19/05
REQ BY LLS12 PAGE 05

AMI ESKANOS
LOAN NUMBER: 0033144148

ACTIVITY FOR PERIOD 05-18-03 - 04-19-05
PROCESS DUE TRANSACTION TRANSACTION EFFECTIVE DATE
DATE DATE CODE DESCRIPTION OF TRANSACTION

TRANSACTION PRIN PD/ ESCROW PD/ ----- OTHER-----
AMOUNT BALANCE INTEREST BALANCE AMOUNT CODE/DESCRIPTION
04-23-04 03-04 168 ESCROW ADVANCE REPAY
0.00 0.00 0.00 703.32- 703.32 ADVANCE REFUND
04-23-04 03-04 173 PAYMENT
0.00 0.00 0.00 703.32 703.32- SUSPENSE
7,422.34- NEW PRINCIPAL/ESCROW BALANCES

WAMU-00265

1421

04-18-04 03-04 152 ASSESSED
0.00 0.00 0.00 0.00 98.50-1 LATE CHARGE
03-31-04 03-04 493 ARM LOAN ADJUSTMENT
NEW INTEREST RATE: 0.03944 NEW PRIN & INT PAYMENT: 1,929.96
03-31-04 02-04 168 ESCROW ADVANCE REPAY
0.00 0.00 0.00 3,120.84-3,120.84 ADVANCE REFUND
03-31-04 02-04 173 PAYMENT 03-30-04
0.00 701.88 1,228.10 3,120.84 5,050.80- SUSPENSE
371,828.51 8,125.88- NEW PRINCIPAL/ESCROW BALANCES
03-30-04 02-04 172 PAYMENT 03-29-04
3,127.51 0.00 0.00 0.00 3,127.51 SUSPENSE
03-16-04 02-04 162 ASSESSED
0.00 0.00 0.00 0.00 96.50-1 LATE CHARGE
03-08-04 02-04 493 ARM LOAN ADJUSTMENT
NEW INTEREST RATE: 0.03956 NEW PRIN & INT PAYMENT: 1,929.98
03-08-04 01-04 168 ESCROW ADVANCE REPAY
0.00 0.00 0.00 1,209.75-1,209.75 ADVANCE REFUND
03-08-04 01-04 173 PAYMENT 03-05-04
0.00 895.83 1,234.13 1,209.75
372,528.37 11,246.50- NEW PRINCIPAL/ESCROW BALANCES
03-08-04 01-04 493 ARM LOAN ADJUSTMENT
NEW INTEREST RATE: 0.03968 NEW PRIN & INT PAYMENT: 1,929.96
03-08-04 12-03 168 ESCROW ADVANCE REPAY
0.00 0.00 0.00 1,185.35-1,185.35 ADVANCE REFUND
03-08-04 12-03 174 PAYMENT 03-05-04
6,255.02 682.98 1,248.98 1,185.35
373,224.20 12,456.25- NEW PRINCIPAL/ESCROW BALANCES
02-17-04 12-03 152 ASSESSED
0.00 0.00 0.00 0.00 96.50-1 LATE CHARGE
01-16-04 12-03 152 ASSESSED
0.00 0.00 0.00 0.00 96.50-1 LATE CHARGE
12-24-03 12-03 493 ARM LOAN ADJUSTMENT
NEW INTEREST RATE: 0.04002 NEW PRIN & INT PAYMENT: 1,929.96
12-24-03 11-03 168 ESCROW ADVANCE REPAY
0.00 0.00 0.00 1,209.75-1,209.75 ADVANCE REFUND
WASHINGTON MUTUAL
CUSTOMER CARE DEPARTMENT
P. O. BOX 3139
MILWAUKEE, WI 53201-3139

P1561-45C CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 04/19/05
REQ BY LLS12 PAGE 06

AMI ESKANOS
LOAN NUMBER: 0033144148

ACTIVITY FOR PERIOD 05-18-03 - 04-19-05
PROCESS DUE TRANSACTION TRANSACTION EFFECTIVE DATE
DATE DATE CODE DESCRIPTION OF TRANSACTION

TRANSACTION PRIN PD/ ESCROW PD/ -----OTHER-----

AMOUNT	BALANCE	INTEREST	BALANCE	AMOUNT	CODE/DESCRIPTION
12-24-03	11-03	173	PAYMENT	12-23-03	
0.00	755.95	1,261.99	1,209.75	3,227.69-	SUSPENSE
373,907.18		13,641.80-			NEW PRINCIPAL/ESCROW BALANCES
12-23-03	11-03	172	PAYMENT	12-22-03	
3,127.51	0.00	0.00	0.00	3,127.51	SUSPENSE
12-16-03	11-03	152	ASSESSED		
0.00	0.00	0.00	0.00	96.50-1	LATE CHARGE
12-11-03	11-03	493	ARM LOAN ADJUSTMENT		
				NEW INTEREST RATE: 0.04042	NEW PRIN & INT PAYMENT: 2,017.94
12-11-03	10-03	168	ESCROW ADVANCE REPAY		
0.00	0.00	0.00	1,209.75-	1,209.75	ADVANCE REFUND
12-11-03	10-03	173	PAYMENT	12-10-03	
0.00	741.88	1,276.08	1,209.75	3,227.69-	SUSPENSE
374,863.13		14,851.35-			NEW PRINCIPAL/ESCROW BALANCES
12-10-03	10-03	172	PAYMENT		
3,127.51	0.00	0.00	0.00	3,127.51	SUSPENSE
11-17-03	10-03	152	ASSESSED		
0.00	0.00	0.00	0.00	100.90-1	LATE CHARGE
11-11-03	10-03	161	ESCROW ADVANCE		
13,740.33	0.00	0.00	13,740.33		
11-11-03	11-03	312	TAX DISBURSEMENT		
13,740.33-	0.00	0.00	13,740.33-		
				16,061.10-	NEW PRINCIPAL/ESCROW BALANCES
11-10-03	10-03	493	ARM LOAN ADJUSTMENT		
				NEW INTEREST RATE: 0.04079	NEW PRIN & INT PAYMENT: 2,017.94
11-10-03	09-03	168	ESCROW ADVANCE REPAY		
0.00	0.00	0.00	1,209.75-	1,209.75	ADVANCE REFUND
11-10-03	09-03	173	PAYMENT	11-07-03	
0.00	717.50	1,300.44	1,209.75	3,227.69-	SUSPENSE
375,405.01		2,320.77-			NEW PRINCIPAL/ESCROW BALANCES
11-08-03	09-03	172	PAYMENT		
3,127.51	0.00	0.00	0.00	3,127.51	SUSPENSE
10-29-03	09-03	161	ESCROW ADVANCE		
3,530.52	0.00	0.00	3,530.52		
10-29-03	10-03	351	HAZARD INSURANCE DISBURSEMENT		
6,921.00-	0.00	0.00	6,921.00-		
				3,530.52-	NEW PRINCIPAL/ESCROW BALANCES
10-13-03	10-03	352	FLOOD DISBURSEMENT		
321.00-	0.00	0.00	321.00-		
				3,390.48	NEW PRINCIPAL/ESCROW BALANCES
				WASHINGTON MUTUAL	
				CUSTOMER CARE DEPARTMENT	
				P. O. BOX 3139	
				MILWAUKEE, WI 53201-3139	

P1561-45C CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 04/19/05
REQ BY LLS12 PAGE 07

AMI ESKANOS

WAMU-00267

1423

LOAN NUMBER: 0033144148

ACTIVITY FOR PERIOD 05-18-03 - 04-19-05
PROCESS DUE TRANSACTION TRANSACTION EFFECTIVE DATE
DATE DATE CODE DESCRIPTION OF TRANSACTION

TRANSACTION PRIN PD/ ESCROW PD/ -----OTHER-----
AMOUNT BALANCE INTEREST BALANCE AMOUNT CODE/DESCRIPTION

10-07-03 09-03 173 PAYMENT
0.00 0.00 0.00 0.00
10-07-03 09-03 493 ARM LOAN ADJUSTMENT
NEW INTEREST RATE: 0.04149 NEW PRIN & INT PAYMENT: 2,017.94
10-07-03 08-03 173 PAYMENT 10-08-03
0.00 884.04 1,333.90 1,209.75 3,227.69- SUSPENSE
376,122.51 3,711.48 NEW PRINCIPAL/ESCROW BALANCES
10-08-03 08-03 172 PAYMENT
3,127.51 0.00 0.00 0.00 3,127.51 SUSPENSE
09-15-03 08-03 173 PAYMENT
0.00 0.00 0.00 0.00
09-15-03 08-03 493 ARM LOAN ADJUSTMENT
NEW INTEREST RATE: 0.04248 NEW PRIN & INT PAYMENT: 2,017.94
09-15-03 07-03 173 PAYMENT 09-12-03
0.00 650.91 1,367.03 1,209.75 3,227.69- SUSPENSE
376,806.55 2,501.73 NEW PRINCIPAL/ESCROW BALANCES
09-12-03 07-03 172 PAYMENT
3,127.51 0.00 0.00 0.00 3,127.51 SUSPENSE
08-18-03 07-03 152 ASSESSED
0.00 0.00 0.00 0.00 100.90-1 LATE CHARGE
08-02-03 07-03 172 PAYMENT
3,127.51 0.00 0.00 0.00 3,127.51 SUSPENSE
07-17-03 07-03 493 ARM LOAN ADJUSTMENT
NEW INTEREST RATE: 0.04346 NEW PRIN & INT PAYMENT: 2,017.94
07-17-03 06-03 174 PAYMENT
0.00 616.86 1,401.08 931.70 2,949.64- SUSPENSE
377,457.48 1,291.98 NEW PRINCIPAL/ESCROW BALANCES
07-16-03 06-03 152 ASSESSED
0.00 0.00 0.00 0.00 100.90-1 LATE CHARGE
07-16-03 06-03 493 ARM LOAN ADJUSTMENT
NEW INTEREST RATE: 0.04447 NEW PRIN & INT PAYMENT: 2,017.94
07-16-03 05-03 168 ESCROW ADVANCE REPAY
0.00 0.00 0.00 849.47- 849.47 ADVANCE REFUND
07-16-03 05-03 173 PAYMENT 07-15-03
0.00 579.89 1,438.25 1,209.75 3,227.69- SUSPENSE
378,074.32 360.25 NEW PRINCIPAL/ESCROW BALANCES
07-15-03 05-03 172 PAYMENT 07-14-03
3,127.51 0.00 0.00 0.00 3,127.51 SUSPENSE
06-18-03 05-03 152 ASSESSED
0.00 0.00 0.00 0.00 100.90-1 LATE CHARGE
WASHINGTON MUTUAL
CUSTOMER CARE DEPARTMENT
P. O. BOX 3139

WAMU-00268

1424

MILWAUKEE, WI 53201-3139

P1581-45C
REQ BY LLS12

CUSTOMER ACCOUNT ACTIVITY STATEMENT
PAGE 08

DATE 04/19/05

AMI ESKANOS

LOAN NUMBER: 0033144148

ACTIVITY FOR PERIOD 05-18-03 - 04-19-05
PROCESS DUE TRANSACTION TRANSACTION EFFECTIVE DATE
DATE DATE-CODE DESCRIPTION OF TRANSACTION

TRANSACTION PRIN PD/ ESCROW PD/ ----- OTHER -----
AMOUNT BALANCE INTEREST BALANCE AMOUNT CODE/DESCRIPTION

08-10-03 05-03 173 PAYMENT
0.00 0.00 0.00 0.00
06-10-03 05-03 493 ARM LOAN ADJUSTMENT
NEW INTEREST RATE: 0.04558 NEW PRIN & INT PAYMENT: 2,017.94
08-10-03 04-03 168 ESCROW ADVANCE REPAY
0.00 0.00 0.00 1,209.75- 1,209.75 ADVANCE REFUND
08-10-03 04-03 173 PAYMENT 08-09-03
0.00 553.25 1,464.69 1,209.75 3,227.69- SUSPENSE
378,854.01 849.47- NEW PRINCIPAL/ESCROW BALANCES
08-08-03 04-03 172 PAYMENT 08-05-03
3,127.51 0.00 0.00 0.00 3,127.51 SUSPENSE

WAMU2-00101

1427

13563-721	WASHINGTON METEOR. RIVER, F.A.	LOAN HISTORY Y-1-D INV M01 CRT 053 LNM	713 12/12/01
12089-NO (CORTVND)			PAGE 76530
			975.48-AC
			975.48-AB
			975.48-AF
05-01 05-14 1 72	IR 08-01 05-01 01D .088390 MEM .0887100 PRIN 375.422.71	BATCH 404 BDLT-880 765063	
	PI 08-01 05-01 01D 1.746.20 MEM 1.746.20 PRIN 375.422.71		
	PT 08-01 05-01 01D 37365.11 MEM 37365.11 PRIN 375.422.71		
			05-14-01 L
			942.40-AB
			942.40-AC
			942.40-AB
			942.40-AB
06-01 06-18 1 52	IR 08-01 06-01 01D .0887100 MEM .0887100 PRIN 377.265.11	BATCH 604 BDLT-880 765097	
	PI 08-01 06-01 01D 1.746.20 MEM 1.746.20 PRIN 377.265.11		
	PT 08-01 06-01 01D 37365.11 MEM 37365.11 PRIN 377.265.11		
			06-21-01 L
			87.33-11
			174.52 11
			06-21-01 L
			898.02-AB
			898.02-AC
			898.02-AB
			898.02-AB
06-01 06-21 1 72	IR 08-01 06-01 01D .0881100 MEM .0881100 PRIN 378.265.91	BATCH 780 BDLT-880 765093	
	PI 08-01 06-01 01D 1.746.20 MEM 1.746.20 PRIN 378.265.91		
	PT 08-01 06-01 01D 178159.25 MEM 178159.25 PRIN 378.265.91		
			06-21-01 L
			104.68-AB
			104.68-AC
			104.68-AB
			104.68-AB
07-01 07-02 1 72	IR 08-01 07-01 01D .0881100 MEM .0881100 PRIN 378.265.91	BATCH 780 BDLT-880 765093	
	PI 08-01 07-01 01D 1.746.20 MEM 1.746.20 PRIN 378.265.91		
	PT 08-01 07-01 01D 178159.25 MEM 178159.25 PRIN 378.265.91		
			07-02-01 L
			847.34-AB
			847.34-AC
			847.34-AB
			847.34-AB
08-01 08-03 1 72	IR 08-01 08-01 01D .0881100 MEM .0881100 PRIN 378.265.91	BATCH 780 BDLT-880 765093	
	PI 08-01 08-01 01D 1.746.20 MEM 1.746.20 PRIN 378.265.91		
	PT 08-01 08-01 01D 178159.25 MEM 178159.25 PRIN 378.265.91		
			08-03-01 L
			786.20-AB
			786.20-AC
			786.20-AB
			786.20-AB
09-01 09-31 1 72	IR 08-01 09-01 01D .0881100 MEM .0881100 PRIN 378.265.91	BATCH 604 BDLT-880 765137	
	PI 08-01 09-01 01D 1.746.20 MEM 1.746.20 PRIN 378.265.91		
	PT 08-01 09-01 01D 178159.25 MEM 178159.25 PRIN 378.265.91		
			09-31-01 L
			723.09-AB
			723.09-AC
			723.09-AB
			723.09-AB

1428

PL 82-32/01.
PAGE 70511

025104 U 24104

1
 ACCOUNTS DEBIT
 CREDIT

10-02-01, L
662.78-AB
662.78-AC
662.78-AE
662.78-AF

1

11-05-01 L
595-19-AB
595-19-AC
595-19-AD
595-19-AE

12-10-01. L
380-08-AB
380-00-AC
380-08-AD
300-00-AT

003-54 4

37,759.20.

[illegible]

93-85-1

WAMU2-00107

1433

WAMU2-00108

12/31/02

1435

713 12/22/03

PAGE 0000

ARM PLAN 0200

LN# . 0033144148 AMI HSHAWOS

3122 PINE TREE DR

MIAMI BEACH

PL 331403929

1ST MTGN PRIN	2ND MTGN PRIN	ESC BAL	REST ESC	SUSPENSE	ADV BAL	EXPL RES	HUD BAL	LC BAL	INT DUE DATE	HUD FRT	OP K
373,967.18	.00	.00	.00	2,625.61	13,641.80	.00	.00	601.00	.00	12-01-83	.00 00 0

[illegible]

1ST ORIG MTG	2ND ORIG MTG	PRIN BAL BKG	INT IND	CAP FLAG	MYER SGN	DEF INT BAL	PRIOR YR PPD INT	PPD INT	INT IND	CDM CRG
364,000	0	381,200.42	2		547 57 0818	11,485.96	0.00	0		0

ASSUM-UT XFER-DEED FRA-SEC/NUM LIF PAYOFF PC-TRK-SW YR-ACQ-RPT/DATE SALE-ID EXEMPT PLAC-LN PNT-OPT CALC-METH KLOC EMRGNCY CR/UT
D

YMT PERIOD 1098-DST-MIST- POINTS-PAID/RVTS YR SUPPR-MYCR-STMT DT=NOY-RPT-YR REAS CAGS RI-HDR-SM LBT-DOE-DC RSO SPRT/COMPL DT
12 .00 12-99

IOB CREDIT YTD/W-H	SM/W-H BALANCE	IOBS CREDIT YTD/W-H	SM/W-H BALANCE	CONSTA CD	FO PURGE FLAG/YR	EXEMPT STAT	LAST DEF DUE
.00	.00	.00	.00				11-27

```

REC COMP ADV BAL      2RD REC COMP ADV BAL      -FORSL WKST CODE/REINSTATE DATE      INIT RSC STMT CODE / DATE      LOGS MIT STATUS/COMPL DATE
      .00              .00

```

DUE DATE	PRAC DATE	TR	SQ NO	AMOUNT RECEIVED	PRINCIPAL PAID	PRINCIPAL BALANCE	INTEREST PAID	ESCROW PAID	ESCROW BALANCE	ADVANCE BALANCE	STATUS AMOUNT	STATUS BALANCE	UNEARNED INT-BAL.	OTHER AMOUNTS DCT	CRD
10-02	01-07	3	51	1	CHECK #627523	381200.42		.6921.00-	6622.53-		PAYEE-CC	70055			
12-02	01-07	1	61	2	6622.53	.00	381200.42	.00	6622.53	.00	6622.83	.00	.00	.00	1
12-02	01-10	1	72	1	3127.51	467.72	380732.70	1550.32	1109.57	1109.57	6622.53	.00	.00	.00	1

01-10-03 L:
467.72 AB
467.72 AC
467.72 AE
467.72 AF

BATCH 780	EDIT-592	Z57627
12-02 01-10 1 88 2	.00 .50 380732.70	.00 1105.37-.00 5512.96 .00 .00 .00

1105.57 V

[illegible]

02-04-03 L
487.71 AB
487.71 AC
487.71 AE
487.71 AF

01-03 03-05 1 68 3	.00	.00	380244.32	.00	1205.57-	.00	4403.39	.00	.00	.00	BATCH 604 EDHY-SBQ 443342	1
--------------------	-----	-----	-----------	-----	----------	-----	---------	-----	-----	-----	---------------------------	---

1103.57 V

[illegible]

100-50- 21
1

11551-741 LOAN-NO (CONT'D)				WASHINGTON MUTUAL BANK, F.L.A. LOAN HISTORY Y-T-D AMV AGI CAT 015 INVS										T13 12/11/03 PAGE 84561	
LMS 0033144148 AMI ESIANOS														EMP 0 POFU	
DATE	PROC DATE	TP TX	GP NO	AMOUNT RECEIVED	PRINCIPAL PAID	PRINCIPAL BALANCE	INTEREST PAID	ESCROW PAID	ESCROW BALANCE	ADVANCE BALANCE	STATUS AMOUNT	STATUS BALANCE	UNPAID INT-BAL.	OTHER AMOUNTS DCT	CYD
														03-03-03 L	
														507.73 AB	
														507.73 AC	
														507.73 AE	
														507.73 AF	
02-03	03-04	1	68	2	.00	.00	379737.26	.00	1209.67	.00	3293.82	.00	.00	112982	1
														1109.57 V	
														BATCH 504 EDIT-SEQ 112982	
														BATCH 504 EDIT-SEQ 112982	
				IR EFF 03-03	OLD .0476500	NEW .0470200			PRIN BAL 379,737.26						
				PI EFF 03-03	OLD 2,017.94	NEW 2,017.94			PRIN BAL 379,737.26						
03-03	03-17	1	52	1	.00	.00	379737.26	.00	.00	.00	3293.82	.00	.00	100.90-	11
03-03	04-01	1	72	1	3127.51	.00	379737.26	.00	.00	.00	3293.82	.00	.00	3127.51 W	1
														03-31-03 L	
														BATCH 504 EDIT-SEQ 662414 ACTION 1817	
03-03	04-02	1	73	1	.00	530.00	379207.26	1497.94	1209.75	1209.75	3293.82	.00	.00	3277.69-W	1
														04-01-03 L	
														530.00 AB	
														530.00 AC	
														530.00 AE	
														520.00 AF	
														BATCH 535 EDIT-SEQ 691020 ACTION 0905	
03-03	04-02	1	58	2	.00	.00	379207.26	.00	1209.75-	.00	2084.07	.00	.00	1209.75 V	1
														BATCH 539 EDIT-SEQ 691020 ACTION 0905	
				IA EFF 04-03	OLD .0470200	NEW .0463500			PRIN BAL 379,207.26						
				PI EFF 04-03	OLD 2,017.94	NEW 2,017.94			PRIN BAL 379,207.26						
04-03	04-15	1	73	1	.00	.00	379207.26	.00	.00	.00	2084.07	.00	.00	302.70- 11	1
														302.70-W	
														BATCH 417 EDIT-SEQ 467685	
04-03	04-15	1	52	1	.00	.00	379207.26	.00	.00	.00	2084.07	.00	.00	100.90- 11	1
04-03	04-17	1	73	1	.00	.00	379207.26	.00	.00	.00	2084.07	.00	.00	100.90 11	1
														100.90-W	
														BATCH 539 EDIT-SEQ 650055	
04-03	04-25	1	73	1	3127.51	.00	379207.26	.00	.00	.00	2084.07	.00	.00	3127.51 W	1
														04-25-03 L	
														BATCH 781 EDIT-SEQ 516967 ACTION 1011	
04-03	04-28	1	73	1	.00	.00	379207.26	.00	4.85	4.85	2084.07	.00	.00	4.85-W	1
														BATCH 417 EDIT-SEQ 467685	
04-03	04-28	1	68	2	.00	.00	379207.26	.00	4.85-	.00	2079.32	.00	.00	4.85 V	1
														BATCH 417 EDIT-SEQ 467685	
04-03	05-01	1	73	1	.00	.00	379207.26	.00	10.00	10.00	2079.22	.00	.00	10.00-W	1
														BATCH 417 EDIT-SEQ 577165	
04-03	05-01	1	68	2	.00	.00	379207.26	.00	10.00-	.00	2069.22	.00	.00	10.00 V	1
														BATCH 417 EDIT-SEQ 577165	

WASHINGTON MUTUAL BANK, F.T.A.										LOAN HISTORY Y-T-D LTV A01 CAT 013 INV#				T13 12/31/03 PAGE 84562	
LOAN-NO (CONT'D)										EMP 0 PC70					
LN# 0033144148 AMI ESKANOS															
DUE DATE	PROC DATE	IF	SO	AMOUNT RECEIVED	PRINCIPAL PAID	PRINCIPAL BALANCE	INTEREST PAID	ESCROW PAID	ESCROW BALANCE	ADVANCE BALANCE	STATUS AMOUNT	STATUS BALANCE	UNEARNED INT-BAL.	OTHER AMOUNTS DCT	CRD
04-03	05-07	1	73	1	.00	.00	379207.25	.00	10.00	10.00	2059.22	.00	.00	.00	10.00-W
BATCH 41: EDIT-SEQ 496802															1
04-03	05-02	1	68	2	.00	.00	379207.25	.00	10.00	.00	2059.22	.00	.00	.00	10.00-V
BATCH 41: EDIT-SEQ 496802															1
04-03	05-16	1	52	1	.00	.00	379207.26	.00	.00	.00	2059.22	.00	.00	.00	100.90-11
04-03	06-06	1	72	1	3127.51	.00	379207.25	.00	.00	.00	2059.22	.00	.00	.00	3127.51-W
BATCH 504 EDIT-SEQ 231920 ACTION 1317															1
04-03	06-10	1	73	1	.00	553.25	378654.01	1464.63	1209.75	1209.75	2059.22	.00	.00	.00	3227.69-W
BATCH 839 EDIT-SEQ 043042															1
04-03	06-10	1	68	2	.00	.00	378654.01	.00	1209.75	.00	849.47	.00	.00	.00	1209.75-V
BATCH 839 EDIT-SEQ 043042															1
IR EFF 05-03 OLD .0455500 NEW .0455500 PRIN BAL 378,654.01															1
PI EFF 05-03 OLD 2,017.94 NEW 2,017.94 PRIN BAL 378,654.01															1
05-03	06-10	1	73	4	.00	.00	378654.01	.00	.00	.00	849.47	.00	.00	.00	100.90-11
BATCH 504 EDIT-SEQ 441146 ACTION 1005															1
05-03	06-16	1	52	1	.00	.00	378654.01	.00	.00	.00	849.47	.00	.00	.00	2127.51-W
05-03	07-16	2-72	1	3127.51	.00	378654.01	.00	.00	.00	.00	849.47	.00	.00	.00	07-16-03-L
BATCH 504 EDIT-SEQ 391074 ACTION 1317															1
05-03	07-16	1	73	1	.00	579.69	378074.32	1438.25	1209.75	1209.75	849.47	.00	.00	.00	3227.69-W
BATCH 839 EDIT-SEQ 231537															1
05-03	07-16	1	68	2	.00	.00	378074.32	.00	849.47	360.22	.00	.00	.00	.00	07-16-03-L
BATCH 839 EDIT-SEQ 231537															1
IR EFF 06-03 OLD .0455500 NEW .0444700 PRIN BAL 378,074.32															1
PI EFF 06-03 OLD 2,017.94 NEW 2,017.94 PRIN BAL 378,074.32															1
06-03	07-16	1	52	4	.00	.00	378074.32	.00	.00	360.22	.00	.00	.00	.00	100.90-11
06-03	07-17	1	74	1	.00	616.86	377457.46	1401.08	931.70	1291.98	.00	.00	.00	.00	2949.64-W
BATCH 839 EDIT-SEQ 231537															1
07-17-03-L															1
616.86-W															1
616.86-AC															1
616.86-AC															1
616.86-AC															1

TLS 12/31/03
PAGE 04564

LN# 0033144148 AMI EXAMUS

REF ID: A66666

[illegible]

LOAN-WO (CONT'D) 0033244248 LAMAR MISTERY Y-T-D INV R01 CAT 013 INV# T13 12/31/03
PAGE 84565
REQ-BY TOTALS 64,551.01 16,922.04 .00 41,000.13
Y/E 7,293.24 27,604.85

OTHER AMOUNT CODES:

A-FHA-PENALTY G-SER-INTEREST-PAID TO POOL K-INT-DUR-FD P-ACCURED-LOE/LOKE U-UNAPPLICATION-FEE Y-HUD-FUND
B-BSC H-FEE-AMT L-ED-TERR-DT R-CE-INT-AMT V-RESCROW-ADVANCE Z-RESTRICTED-ESCROW
C-235-FEE I-A-E-FD M-ADVANCE-EFF-DATE S-CE-LIFE-AMT W-STATE-FEE DI-DEFERRED-INT-DAL
F-MISC J-LIFE-FD N-ADVANCE-MEMO-AMT T-CHRG-FEE-AMT X-REPLACEMENT-RESERVE
AA-SMR-FEE-PD AB-DEFERRED-INT-PD AC-LIFE-DEF-INT-PD AD-CHECK-NO AE-DEFERRED-INT-LTD-PD AF-LIFE-DEFERRED-INT-LTD-PD
AG-SUB-CODE AJ-DEF-INT-ADJ-FLAG AK-ADV-INT-ROCD AL-DEAN-SOURCE AM-LOC-SPEC-INT-PD AN-SMR-REC-CORP-ADV AP-DATE-STAMP AQ-TIME-
STAMP AR-NIGR-REC-CORP-ADV AS-YEAR-POSTED AT-3RD-REC-CORP-ADV AY-ADV YR 1098 END AZ-CHOICE-PD
FEE CODES: 1-DATE-CHARGE 2-BAD-CE-FEE 3-CHG-OWNER 4-KLOC-FEE

WASHINGTON MUTUAL BANK, F.A. LOAN HISTORY Y-T-D INV A01 CAT 013 INVE T13 12/31/04
PAGE 16391
AKM PLAN 0200
SEP 0 P0P0

INR 0033144148 AMI KISSANOS 3122 FINE TREE DR MIAMI BEACH FL 331403929

1ST HIGH PRIN 2ND HIGH PRIN 3RD HIGH PRIN 4TH HIGH PRIN 5TH HIGH PRIN 6TH HIGH PRIN 7TH HIGH PRIN 8TH HIGH PRIN 9TH HIGH PRIN 10TH HIGH PRIN
268,248.22 .00 .00 .00 .00 .00 .00 .00 .00 .00

9 & 1 1ST PRN 2ND PRN 3RD PRN 4TH PRN 5TH PRN 6TH PRN 7TH PRN 8TH PRN 9TH PRN 10TH PRN
1929.96 .00 1145.03 .00 603.80 .00 .00 .00 .00 .00

OPEN/SHORT AMT 1,372.31

1ST ORIG MTG 2ND ORIG MTG 3RD ORIG MTG 4TH ORIG MTG 5TH ORIG MTG 6TH ORIG MTG 7TH ORIG MTG 8TH ORIG MTG 9TH ORIG MTG 10TH ORIG MTG
964,000 0 373,907.18 2 547 57 0613 5,826.10 0.00 0 0

REASON-DT XFER-DEED FRA-SEC-NUM LTR-PAYOFF PC-TAX-SW IN-ACQ-RPT/DATE SALE-ID EXEMPT FLAG-EN RPT-OPT CALC-NOTE ELIG-EMERGENCY CR/DI

FIN PERIOD 1098-DST-HIST POINTS-PAID/MTG YR SUPP-MICR-SMT DI-NOT-RPT-YR REAS CAUSE RT-BUR-SW 1ST-DUE-DT REO STAT/COMPL DT
12 .00 12-99

IOE CREDIT YTD/W-H SW/W-H BALANCE IOE CREDIT YTD/W-H SW/W-H BALANCE CONSTR CD NO PURGE FLAG/YR BROKPT STAT LAST DEF DUE
.00 .00 .00 .00 11-29

REC CORP ADV BAL 3RD REC CORP ADV BAL 4TH REC CORP ADV BAL 5TH REC CORP ADV BAL 6TH REC CORP ADV BAL 7TH REC CORP ADV BAL 8TH REC CORP ADV BAL 9TH REC CORP ADV BAL 10TH REC CORP ADV BAL
.00 .00 .00 .00 .00 .00 .00 .00 .00 .00

DATE DATE YR MO AMOUNT RECEIVED PRINCIPAL PAID PRINCIPAL BALANCE INTEREST PAID ESCROW PAID ESCROW BALANCE ADVANCE BALANCE STATUS BALANCE STATUS UNRECORDED INT-BAL. OTHER CTD
DATE DATE YR MO RECEIVED PAID BALANCE PAID PAID BALANCE BALANCE AMOUNT BALANCE INT-BAL. AMOUNTS DCT

12-03 01-16 1 52 1 .00 .00 373907.18 .00 .00 .00 13641.60 .00 .00 .00 95.50- 12
12-03 02-17 1 52 1 .00 .00 373907.18 .00 .00 .00 13641.60 .00 .00 .00 95.50- 11
12-03 03-08 1 74 2 6255.02 603.98 373224.20 1245.98 1185.35 1185.35 13641.60 .00 .00 .00 03-05-04 L
682.98 AB
682.98 AC
682.98 AB
682.98 AP

12-03 03-08 1 68 2 .00 .00 373224.20 .00 1185.35- .00 12456.25 .00 .00 .00 1185.35 V
BATCH 4-7 EDIT-SEQ 381106
BATCH 4-7 EDIT-SEQ 381106

01-04 03-08 1 73 4 .00 695.83 372528.37 1234.13 1209.75 1209.75 12456.25 .00 .00 .00 03-05-04 L
695.83 AB
695.83 AC
695.83 AB
695.83 AP

01-04 03-08 1 68 5 .00 .00 372528.37 .00 1209.75- .00 11246.50 .00 .00 .00 1209.75 V
BATCH 4-7 EDIT-SEQ 381106
BATCH 4-7 EDIT-SEQ 381106

02-04 03-16 1 52 1 .00 .00 372528.37 .00 .00 .00 11246.50 .00 .00 .00 95.50- 12
02-04 03-30 1 72 1 3127.51 .00 372528.37 .00 .00 .00 11246.50 .00 .00 .00 1

11561-721
LOAN-NO (CONT'D)

WASHINGTON MUTUAL BANK, F.A.

LOAN HISTORY T-T-D INV BAL CAT 013 INV#

T13 12/31/04
PAGE 16332

LN# 0033144148 AMI ESKANDS

ENV 0 POF0

DOE DATE	PROC DATE	TP	EQ	TR	NO	AMOUNT RECEIVED	PRINCIPAL PAID	PRINCIPAL BALANCE	INTEREST PAID	RESCROW PAID	RESCROW BALANCE	ADVANCE BALANCE	STATUS AMOUNT	STATUS BALANCE	UNEARNED INT-BAL.	OTHER AMOUNT	CFD DCT
02-04	03-31	1	73	1		.00	701.86	371826.51	1220.10	3120.84	3120.84	11746.50	.00	.00	.00	3127.51 W	03-29-04 L
BATCH 504 EDIT-SEQ 582438 ACTION 1817																	1
02-04	03-31	1	73	1		.00	701.86	371826.51	1220.10	3120.84	3120.84	11746.50	.00	.00	.00	5050.80-W	03-30-04 L
BATCH 839 EDIT-SEQ 834625																	1
02-04	03-31	1	68	2		.00	.00	371826.51	.00	3120.84	.00	8125.66	.00	.00	.00	3120.84 V	
BATCH 839 EDIT-SEQ 834625																	
IX EFF 03-04 OLD .0395500 NEW .0394400 PRIN BAL 371,826.51																	
PI EFF 03-04 OLD 1,929.96 NEW 1,929.96 PRIN BAL 371,826.51																	
03-04	04-15	1	52	1		.00	.00	371826.51	.00	.00	.00	8125.66	.00	.00	.00	96.50- 11	
03-04	04-23	1	73	1		.00	.00	371826.51	.00	703.32	703.32	8125.66	.00	.00	.00	703.32 W	
BATCH 41P EDIT-SEQ 649784																	
03-04	04-23	1	68	2		.00	.00	371826.51	.00	703.32	.00	7422.34	.00	.00	.00	703.32 V	
BATCH 41P EDIT-SEQ 649784																	
03-04	05-04	1	72	1		3127.51	.00	371826.51	.00	.00	.00	7422.34	.00	.00	.00	3127.51 W	
BATCH 604 EDIT-SEQ 383274 ACTION 1817																	
03-04	05-11	1	74	1		.00	707.83	371118.62	1222.07	1197.55	1197.55	7422.34	.00	.00	.00	05-03-04 L	
BATCH 5-D EDIT-SEQ 496594																	
03-04	05-11	1	68	2		.00	.00	371118.62	.00	1197.55	.00	8224.79	.00	.00	.00	1197.55 V	
BATCH 5-D EDIT-SEQ 496594																	
IX EFF 04-04 OLD .0394400 NEW .0393400 PRIN BAL 371,118.62																	
PI EFF 04-04 OLD 1,929.96 NEW 1,929.96 PRIN BAL 371,118.62																	
04-04	05-17	1	52	1		.00	.00	371118.62	.00	.00	.00	8224.79	.00	.00	.00	96.50- 11	
04-04	06-06	1	72	1		3127.51	.00	371118.62	.00	.00	.00	8224.79	.00	.00	.00	3127.51 W	
BATCH 604 EDIT-SEQ 238744 ACTION 1817																	
04-04	06-15	1	52	1		.00	.00	371118.62	.00	.00	.00	8224.79	.00	.00	.00	06-08-04 L	
04-04	06-17	1	74	1		.00	713.31	370405.31	1216.66	1197.55	1197.55	8224.79	.00	.00	.00	36.50- 11	
BATCH 604 EDIT-SEQ 238744 ACTION 1817																	
04-08-04 L																	
713.31 AB																	
713.31 AC																	
713.31 AB																	

WASHINGTON MUTUAL BANK, F.A.										LOAN HISTORY T-T-D INV A01 CAT 013 INV#										T13 12/31/04 PAGE 16393	
LOAN-DO (CONT'D)																				EMP 0 POTO	
LN# 0033144148 AMI ASKANS																					
DATE	PROC	TR	NO	AMOUNT RECEIVED	PRINCIPAL PAID	PRINCIPAL BALANCE	INTEREST PAID	ESCROW PAID	ESCROW BALANCE	ADVANCE BALANCE	STATUS AMOUNT	STATUS BALANCE	UNREARND INT-BAL.	OTHER AMOUNTS DCT							
04-04	06-17	1	58	2	.00	.00	370405.31	.00	1197.55-	.00	5027.24	.00	.00	.00	1197.55	V					
										BATCH 5-Q RMTX-SEQ 560232											
										BATCH 3-Q EDIT-SEQ 560232											
										PRIN BAL 370,405.31											
										PRIN BAL 370,405.31											
05-04	07-16	1	52	1	.00	.00	370405.21	.00	.00	.00	5027.24	.00	.00	.00	96.50-	11					
05-04	08-16	1	52	1	.00	.00	370405.31	.00	.00	.00	5027.24	.00	.00	.00	96.50-	11					
05-04	09-01	1	73	1	3127.51	.00	370405.31	.00	.00	.00	5027.24	.00	.00	.00	3127.51	W					
										BATCH 4-Q RMTX-SEQ 140373 ACTION 1905										08-31-04 L	
10-04	09-20	3	52	1	CHECK #610418	.00	370405.31	.00	342.00-	342.00-	.00	5357.24	.00	.00	.00	1923.29-W					
05-04	09-20	1	61	2	342.00	.00	370405.31	.00	342.00	.00	5357.24	.00	.00	.00	1923.29-W	1					
05-04	10-06	1	73	2	3127.51	717.19	369588.12	1212.77	3120.84	3120.84	5357.24	.00	.00	.00	1923.29-W	1					
										BATCH 4-Q EDIT-SEQ 631012											
05-04	10-06	1	68	2	.00	.00	369588.12	.00	3120.84-	.00	2245.40	.00	.00	.00	3120.84	V					
										BATCH 4-Q EDIT-SEQ 631012											
										PRIN BAL 369,588.12											
										PRIN BAL 369,588.12											
06-04	10-18	1	52	1	.00	.00	369588.12	.00	.00	.00	2245.40	.00	.00	.00	96.50-	11					
10-04	10-22	3	51	1	CHECK #623606	.00	369588.12	.00	6921.00-	6921.00-	.00	9169.40	.00	.00	.00	485.15	11				
06-04	10-22	1	61	2	6921.00	.00	369588.12	.00	6921.00	.00	9169.40	.00	.00	.00	485.15	11					
06-04	11-03	1	73	1	9382.53	720.77	368967.35	1209.13	3120.84	3120.84	9169.40	.00	.00	.00	1209.13-W	1					
										BATCH 4-Q RMTX-SEQ 284055											
06-04	11-03	1	68	2	.00	.00	368967.35	.00	3120.84-	.00	6048.56	.00	.00	.00	3120.84	V					
										BATCH 4-Q EDIT-SEQ 284059											
										PRIN BAL 368,967.35											
										PRIN BAL 368,967.35											
07-04	11-03	1	73	4	.00	719.13	368248.22	1210.83	3120.84	3120.84	6048.56	.00	.00	.00	719.13	AB					
										BATCH 4-Q RMTX-SEQ 284059											
										PRIN BAL 368,248.22											
										PRIN BAL 368,248.22											
07-04	11-03	1	68	5	.00	.00	368248.22	.00	3120.84-	.00	2927.72	.00	.00	.00	719.13	AC					
										BATCH 4-Q EDIT-SEQ 284059											
										PRIN BAL 368,248.22											
										PRIN BAL 368,248.22											

11361-721 WASHINGTON MUTUAL BANK, F.A. LOAN HISTORY Y-T-D INV A01 CMT 013 INV8 113 12/31/04
LOAN-NO (CONT'D) PAGE 16284

LN# 0033144148 AMI ESKANOS EMP 0 POFO

DATE	DOC	TR	NO	AMOUNT	PRINCIPAL	PRINCIPAL	INTEREST	ESCROW	ESCROW	ADVANCE	STATUS	STATUS	UNEARNED	OTHER	CFD	
DATE	DATE	TR	NO	RECEIVED	PAID	BALANCE	PAID	PAID	BALANCE	BALANCE	AMOUNT	BALANCE	INT-BAL.	AMOUNTS	DC?	
BATCH 466 MOIT-SEQ 244059																
08-04	11-18	1	52	1	TR EFF 08-04	OLD .0398800	NEW .0398800	PRIN BAL	368,248.22							
12-04	12-14	3	54	1	PI EFF 08-04	OLD 1,329.96	NEW 1,329.96	PRIN BAL	368,248.22							
08-04	12-14	1	61	2		.00	.00	.00	2327.72			.00	.00	96.80	11	
08-04	12-15	1	73	1	CHECK #034737	.00	.00	1207.22	1207.22			.00	.00			
08-04	12-15	1	73	1		.00	.00	1207.22	1207.22			.00	.00			
08-04	12-16	1	52	2		.00	.00	.00	4134.94			.00	.00			
BATCH 401 MOIT-SEQ 563283 ACTION 1905																
08-04	12-16	1	52	2		.00	.00	.00	4134.94			.00	.00	99.48	11	
REQ-BY TOTALS 42,871.83 3,780.72 2,470.22 40,534.29																
Y/R 5,658.96																
A-PHA-PENALTY	G-SER-INTEREST-PAID TO POOL	K-INT-DUE-PO	P-ACCRED-IOE/IORE	U-REAPPLICATION-FEE	Y-ADD-FUND											
B-SSC	H-FEE-AMT	L-PS-THRU-UT	R-UE-INT-AMT	V-ESCROW-ADVANCE	Z-RESTRICTED-ESCROW											
C-235-FEE	I-A-H-PO	M-ADVANCE-EFF-DATE	S-CR-LIFE-AMT	W-SUSPENSE	XX-DEFERRED-INT-PAL											
F-MISC	J-LIFE-PO	N-ADVANCE-MEMO-AMT	T-ORIG-FEE-AMT	X-REPLACEMENT-RESERVE												
AA-SSE-PSE-PO	AB-DEFERRED-INT-PO	AC-SPLIT-DEF-INT-PO	AD-CHECK-NO	AE-DEFERRED-INT-LTD-PO	AF-LIFE-DEFERRED-INT-LTD-PO											
AG-SSE-CODE	AD-DEF-INT-ADV-FLAG	AK-ADV-AMT-REGD	AL-TRAN-SOURCE	AM-IOC-SPEC-INT-PO	AN-SOS-REC-CORP-ADV											
STAMP	AN-SOS-REC-CORP-ADV	AS-PREV-POSTED	AT-REC-REC-CORP-ADV	AY-ADV TR 1098	INQ											
FEE CODES:	1-LATE-CHANGE	2-BAD-CX-FEE	3-CHG-OWNER	5-ELC-FEE												

11561-721 WASHINGTON MUTUAL BANK, F.A.
MORTGAGE LOAN HISTORY YEAR TO DATE 12/31/05
PAGE 96115

LN# 0033144148 AMI ESKANOS

3122 PINE TREE DR

MIAMI BEACH

FL 331403929

FIRST MORTGAGE	SECOND MORTGAGE	ESCHOW BALANCE	RESTRICTED ESCHOW BALANCE	BUSINESS ADVANCE REPLACEMENT BALANCE	FUND CHARGES	INTEREST DISCOUNT	DEFICIT BALANCE
.00	.00	.00	.00	.00	.00	.00	.00

FIRST CONSTANT	SECOND CONSTANT	COUNTY TAX	CITY TAX	WARD INSURANCE	MIP	LIEN	MONTHLY ESCROW	A & H INS LIFE INS REPLACEMENT	MISC TOTAL
.00	.00	1,145.03	.00	603.50	.00	.00	3,120.84	.00	.00

HUD 235	NET BILL, BANK	CHECKING ACCOUNT NO	PAYMENT MODE	TRANSPIT	ACCOUNT NO	FREQUENCY	TYPE	RATE	INVESTOR	INVESTOR TYPE	ARM SERVICE	NEXT
.00	.00	5,050.80	B	00000000			M	1	.0416300	R94	004	0033144148 13 0200 .00000000 62

DELQ	END CK	L-C	FIN	FIN CASE	MATURITY	LOAN	DOE	STATE	CITY	MAN	SHORT	PHONE	P G F N A L A P	R K F C T N F H M	TERM							
11	.00	11-29	10-28-99	10-01-04	09	025	0000	00	0	A	EKANOS	3055319777	1	0	3	0	1	9	0	0	0	360

1ST ORIG MTG	2ND ORIG MTG	PRIN BAL	BEG INT	IND	CAP	FLAG	MTG	SEN	DEF	INT	BAL	PRIOR	YR	PPD	INT	PPD	INT	IND	GPM	ORG
364,000	0	368,248.22	2				547	57	0618		0.00				0.00				0	0

ABSUM-DR	XFER-DEAD	FIN-SEC/NUM	LIP	PAYOFF	FC-TRK-SM	YE-ACQ-RPT/DATE	SALE-ID	EXHPT-PLGD-IN	EXT-OPF	CALC-METH	ELCQ	BNKRCY	CH/DT
12	1098-DEF-HIST	POINTS-PAID/RPTS	YR	SUPPR-MICR-SMNT	DI-NOT-RPT-YR	REAS	CLOS	RI-HDR-SM	1ST-DUE-DR	REQ	STAT/COMPL	DT	

10E CREDIT	YTD/W-H	SM/W-H	BALANCE	10E CREDIT	YTD/W-H	SM/W-H	BALANCE	CONSTR	CD	NO	PURGE	FLAG/YR	BNKRCY	STAT	LAST	DEF	DUE
.00	.00	.00	.00	.00	.00	.00	.00										

REC CORP	ADV BAL	3RD REC	CORP	ADV BAL	FOUETH	WKST	CODE/REINSTATE	DATE	INIT	ESC	STMT	CODE / DATE	LOSS	MIT	STATUS/COMPL	DATE
1,976.75-	.00	.00					05-03-05		9			05-04-05				

DUE DATE	PROC	TR	NO	AMOUNT	PRINCIPAL	INTEREST	ESCHOW	PAID	PAID	ESCHOW	ADVANCE	STATUS	UNDERWRD	OTHER	CRD
08-04	01-13	1	70	1	3127.51	706.15	367542.07	1223.81	1197.55	1197.55	4134.94	.00	.00	.00	.00

08-04 <th>01-13 <th>1 <th>68 <th>2 <th>.00 <th>.00 <th>367542.07 <th>.00 <th>1197.55- <th>.00 <th>2937.39 <th>.00 <th>.00 <th>.00 <th>1197.55 V</th> </th></th></th></th></th></th></th></th></th></th></th></th></th></th>	01-13 <th>1 <th>68 <th>2 <th>.00 <th>.00 <th>367542.07 <th>.00 <th>1197.55- <th>.00 <th>2937.39 <th>.00 <th>.00 <th>.00 <th>1197.55 V</th> </th></th></th></th></th></th></th></th></th></th></th></th></th>	1 <th>68 <th>2 <th>.00 <th>.00 <th>367542.07 <th>.00 <th>1197.55- <th>.00 <th>2937.39 <th>.00 <th>.00 <th>.00 <th>1197.55 V</th> </th></th></th></th></th></th></th></th></th></th></th></th>	68 <th>2 <th>.00 <th>.00 <th>367542.07 <th>.00 <th>1197.55- <th>.00 <th>2937.39 <th>.00 <th>.00 <th>.00 <th>1197.55 V</th> </th></th></th></th></th></th></th></th></th></th></th>	2 <th>.00 <th>.00 <th>367542.07 <th>.00 <th>1197.55- <th>.00 <th>2937.39 <th>.00 <th>.00 <th>.00 <th>1197.55 V</th> </th></th></th></th></th></th></th></th></th></th>	.00 <th>.00 <th>367542.07 <th>.00 <th>1197.55- <th>.00 <th>2937.39 <th>.00 <th>.00 <th>.00 <th>1197.55 V</th> </th></th></th></th></th></th></th></th></th>	.00 <th>367542.07 <th>.00 <th>1197.55- <th>.00 <th>2937.39 <th>.00 <th>.00 <th>.00 <th>1197.55 V</th> </th></th></th></th></th></th></th></th>	367542.07 <th>.00 <th>1197.55- <th>.00 <th>2937.39 <th>.00 <th>.00 <th>.00 <th>1197.55 V</th> </th></th></th></th></th></th></th>	.00 <th>1197.55- <th>.00 <th>2937.39 <th>.00 <th>.00 <th>.00 <th>1197.55 V</th> </th></th></th></th></th></th>	1197.55- <th>.00 <th>2937.39 <th>.00 <th>.00 <th>.00 <th>1197.55 V</th> </th></th></th></th></th>	.00 <th>2937.39 <th>.00 <th>.00 <th>.00 <th>1197.55 V</th> </th></th></th></th>	2937.39 <th>.00 <th>.00 <th>.00 <th>1197.55 V</th> </th></th></th>	.00 <th>.00 <th>.00 <th>1197.55 V</th> </th></th>	.00 <th>.00 <th>1197.55 V</th> </th>	.00 <th>1197.55 V</th>	1197.55 V
BATCH 4P1 EDIT-SEQ 542067															

09-04 <th>01-18 <th>1 <th>52 <th>1 <th>.00 <th>.00 <th>367542.07 <th>.00 <th>1,929.96 <th>.00 <th>1,929.96 <th>.00 <th>.00 <th>.00 <th>99.48-11</th> </th></th></th></th></th></th></th></th></th></th></th></th></th></th>	01-18 <th>1 <th>52 <th>1 <th>.00 <th>.00 <th>367542.07 <th>.00 <th>1,929.96 <th>.00 <th>1,929.96 <th>.00 <th>.00 <th>.00 <th>99.48-11</th> </th></th></th></th></th></th></th></th></th></th></th></th></th>	1 <th>52 <th>1 <th>.00 <th>.00 <th>367542.07 <th>.00 <th>1,929.96 <th>.00 <th>1,929.96 <th>.00 <th>.00 <th>.00 <th>99.48-11</th> </th></th></th></th></th></th></th></th></th></th></th></th>	52 <th>1 <th>.00 <th>.00 <th>367542.07 <th>.00 <th>1,929.96 <th>.00 <th>1,929.96 <th>.00 <th>.00 <th>.00 <th>99.48-11</th> </th></th></th></th></th></th></th></th></th></th></th>	1 <th>.00 <th>.00 <th>367542.07 <th>.00 <th>1,929.96 <th>.00 <th>1,929.96 <th>.00 <th>.00 <th>.00 <th>99.48-11</th> </th></th></th></th></th></th></th></th></th></th>	.00 <th>.00 <th>367542.07 <th>.00 <th>1,929.96 <th>.00 <th>1,929.96 <th>.00 <th>.00 <th>.00 <th>99.48-11</th> </th></th></th></th></th></th></th></th></th>	.00 <th>367542.07 <th>.00 <th>1,929.96 <th>.00 <th>1,929.96 <th>.00 <th>.00 <th>.00 <th>99.48-11</th> </th></th></th></th></th></th></th></th>	367542.07 <th>.00 <th>1,929.96 <th>.00 <th>1,929.96 <th>.00 <th>.00 <th>.00 <th>99.48-11</th> </th></th></th></th></th></th></th>	.00 <th>1,929.96 <th>.00 <th>1,929.96 <th>.00 <th>.00 <th>.00 <th>99.48-11</th> </th></th></th></th></th></th>	1,929.96 <th>.00 <th>1,929.96 <th>.00 <th>.00 <th>.00 <th>99.48-11</th> </th></th></th></th></th>	.00 <th>1,929.96 <th>.00 <th>.00 <th>.00 <th>99.48-11</th> </th></th></th></th>	1,929.96 <th>.00 <th>.00 <th>.00 <th>99.48-11</th> </th></th></th>	.00 <th>.00 <th>.00 <th>99.48-11</th> </th></th>	.00 <th>.00 <th>99.48-11</th> </th>	.00 <th>99.48-11</th>	99.48-11
BATCH 4P1 EDIT-SEQ 542867															

30-00 <th>02-10 <th>6 <th>01 <th>1 <th>.00 <th>.00 <th>367542.07 <th>.00 <th>1,929.96 <th>.00 <th>1,929.96 <th>.00 <th>.00 <th>.00 <th>85.00 AR</th> </th></th></th></th></th></th></th></th></th></th></th></th></th></th>	02-10 <th>6 <th>01 <th>1 <th>.00 <th>.00 <th>367542.07 <th>.00 <th>1,929.96 <th>.00 <th>1,929.96 <th>.00 <th>.00 <th>.00 <th>85.00 AR</th> </th></th></th></th></th></th></th></th></th></th></th></th></th>	6 <th>01 <th>1 <th>.00 <th>.00 <th>367542.07 <th>.00 <th>1,929.96 <th>.00 <th>1,929.96 <th>.00 <th>.00 <th>.00 <th>85.00 AR</th> </th></th></th></th></th></th></th></th></th></th></th></th>	01 <th>1 <th>.00 <th>.00 <th>367542.07 <th>.00 <th>1,929.96 <th>.00 <th>1,929.96 <th>.00 <th>.00 <th>.00 <th>85.00 AR</th> </th></th></th></th></th></th></th></th></th></th></th>	1 <th>.00 <th>.00 <th>367542.07 <th>.00 <th>1,929.96 <th>.00 <th>1,929.96 <th>.00 <th>.00 <th>.00 <th>85.00 AR</th> </th></th></th></th></th></th></th></th></th></th>	.00 <th>.00 <th>367542.07 <th>.00 <th>1,929.96 <th>.00 <th>1,929.96 <th>.00 <th>.00 <th>.00 <th>85.00 AR</th> </th></th></th></th></th></th></th></th></th>	.00 <th>367542.07 <th>.00 <th>1,929.96 <th>.00 <th>1,929.96 <th>.00 <th>.00 <th>.00 <th>85.00 AR</th> </th></th></th></th></th></th></th></th>	367542.07 <th>.00 <th>1,929.96 <th>.00 <th>1,929.96 <th>.00 <th>.00 <th>.00 <th>85.00 AR</th> </th></th></th></th></th></th></th>	.00 <th>1,929.96 <th>.00 <th>1,929.96 <th>.00 <th>.00 <th>.00 <th>85.00 AR</th> </th></th></th></th></th></th>	1,929.96 <th>.00 <th>1,929.96 <th>.00 <th>.00 <th>.00 <th>85.00 AR</th> </th></th></th></th></th>	.00 <th>1,929.96 <th>.00 <th>.00 <th>.00 <th>85.00 AR</th> </th></th></th></th>	1,929.96 <th>.00 <th>.00 <th>.00 <th>85.00 AR</th> </th></th></th>	.00 <th>.00 <th>.00 <th>85.00 AR</th> </th></th>	.00 <th>.00 <th>85.00 AR</th> </th>	.00 <th>85.00 AR</th>	85.00 AR
BATCH 4P1 EDIT-SEQ 542867															

WAMU2-00121

[illegible]

11561-721
LOAN-NO (CONT'D)
WASHINGTON MUTUAL BANK, F.A.
MORTGAGE LOAN HISTORY YEAR TO DATE

PAGE 96118
12/31/05

LN# 0033144148

DATE	PROC	TR	NO	AMOUNT RECEIVED	PRINCIPAL PAID	PRINCIPAL BALANCE	INTEREST PAID	RESCROW PAID	RESCROW BALANCE	ADVANCE BALANCE	STATUS AMOUNT	STATUS BALANCE	UNEARNED INT-INTL	OTHER CTD AMOUNTS DCT
00-00	10-26	7	45	11	CHECK #	300.00	PROCES MOK	REASON ATFC RECLASS	CORP:SEQ	PAYEE 95R62	ORIG PAY	300.00	AR	
00-00	10-26	7	45	12	CHECK #	50.00	PROCES MOK	REASON TITL RECLASS	CORP:SEQ	PAYEE 95R62	ORIG PAY	50.00	AR	
00-00	10-26	7	45	13	CHECK #	275.00	PROCES MOK	REASON TITL RECLASS	CORP:SEQ	PAYEE 95R62	ORIG PAY	275.00	AR	
00-00	10-26	7	45	14	CHECK #	545.50	PROCES MOK	REASON CRTF RECLASS	CORP:SEQ	PAYEE 95R62	ORIG PAY	545.50	AR	
00-00	10-26	7	45	15	CHECK #	10.50	PROCES MOK	REASON CRTF RECLASS	CORP:SEQ	PAYEE 95R62	ORIG PAY	10.50	AR	
00-00	10-26	7	45	16	CHECK #	15.00	PROCES MOK	REASON CRTF RECLASS	CORP:SEQ	PAYEE 95R62	ORIG PAY	15.00	AR	
00-00	10-26	7	45	17	CHECK #	175.00	PROCES MOK	REASON CRTF RECLASS	CORP:SEQ	PAYEE 95R62	ORIG PAY	175.00	AR	
00-00	10-26	7	45	18	CHECK #	265.00	PROCES MOK	REASON CRTF RECLASS	CORP:SEQ	PAYEE 95R62	ORIG PAY	265.00	AR	
10-04	10-26	1	70	19	CHECK #	.00						.00		1065.76-N 10-26-05 L

00-00 10-26 3 01 20 CHECK #878195 1065.76-.00 BATCH 5TB EDIT-SEQ 127945
REQ-BY TOTALS 24,854.03 368,248.22 2,473.76 14,797.42 PAYEE CD 8RL17
Y/E

30,966.90

OTHER AMOUNT CODES:
A=FAA-PENALTY G=SER=INTEREST-PAID TO POOL K=INT-DUE-PD P=ACCRUED-IOE/IORE U=REAPPLICATION-FEE Y=NUD-FUND
B=BSC H=FEI-AMT L=PD-THRD-DT R=UE-INT-AMT S=RESERVED-ESCROW Z=RESTRICTED-INT-BAL
C=235-FEE I=A-H-PD M=ADVANCE-MEMO-AMT T=ORIG-FEE-AMT W=BOSPENSE DI=DEFERRED-INT-BAL
F=MIHC J=LIFE-PD N=ADVANCE-MEMO-AMT V=REPLACEMENT-RESERVE
AA=SER-FEE-PD AB=DEFERRED-INT-PD AC=LIFE-DEF-INT-PD AD=CHECK-NO AE=DEFERRED-INT-LTD-PD AF=LIFE-DEFERRED-INT-LTD-PD
AG=SUB-CODE AJ=DEF-INT-ADU-FLAG AK=ADV-AMT-RECD AL=TRAN-SOURCE AM=100-SPEC-INT-PD AN=NON-REC-CORP-ADV AP=DATE-STAMP AQ=TIME-
STAMP AR=MIHC-REC-CORP-ADV AS=PREV-POSTED AT=3RD-REC-CORP-ADV AY=ADU YR 1098 IND AZ=CHOICES-PD
FEE CODES: 1=LATE-CHARGE 2=BAD-CK-FEE 3=CHG-OWNER 9=ELIOT-FEE

WAMU2-00124

0590287663

RECEIPT IN COLLECTION RETURN
COLLECTIONS/CUSTOMER SERVICE KAMN ACTIVITY ARCHIVE
FOR THE TIME PERIOD 04/01/04 TERM 04/30/06

07/09/06
Page 2689556

COL	10/19/05	ICT	1,247.98	11-01	JIT DRAFT INITIATION 1562749724
LEFT	10/19/05	ICT	1,247.98	11-01	JIT DRAFT INITIATION 1562749724
COL	10/19/05	JOH	1,247.98	10-25	OFFERED JIT-DCARD
COL	10/19/05	JOH	1,247.98	10-25	PROMISE TO PAY
COL	10/19/05	JOH	1,247.98	10-25	EXCESSIVE OBLIGATION
COL	10/19/05	JOH	1,247.98	10-25	VRPD HP/BB/ML/PROH
COL	10/19/05	JOH	1,247.98	10-25	OFFERED JIT-DCARD
COL	10/19/05	JOH	1,247.98	10-25	INDICATED MORE
COL	10/19/05	JOH	1,247.98	10-25	CALL HOME
COL	10/19/05	JOH	1,247.98	10-25	STATUS
COL	10/19/05	JOH	1,247.98	10-25	ACCOUNT. EMI 8091
COL	10/19/05	JOH	1,247.98	10-25	BY B13 CDT PAYMENT WAS SENT OUT ON 10/02/05. RPD-
COL	10/19/05	JOH	1,247.98	10-25	PAYMENT MISSING. SOP > \$2800.00 MO. WAS TOLD CK N/HER
COL	10/19/05	JOH	1,247.98	10-25	HANK TO VERIFY IF PAYMENT WAS CASHED. SHE WILL SET UP
COL	10/19/05	JOH	1,247.98	10-25	CALL HOME
COL	10/19/05	JOH	1,247.98	10-25	WOUND UP ON MSB
COL	10/19/05	JOH	1,247.98	10-25	CUSTOMER HUNG UP
COL	10/19/05	JOH	1,247.98	10-25	WOMEN'S NIGHT FAMILY
COL	10/19/05	JOH	1,247.98	10-25	HUNG UP ON MSB
COL	10/19/05	JOH	1,247.98	10-25	SCORE 060 100505 ACT HIGH DANG DEL 004 RISK IF
COL	10/19/05	JOH	1,247.98	10-25	013 - No Income Contact
COL	10/19/05	JOH	1,247.98	10-25	APPROX No Income Contact
COL	10/19/05	JOH	1,247.98	10-25	INTELL SIGHT

ac-02-04 07:34am From: Washington Mutual

94143588437

T-400 P.002

F-101

WASHINGTON MUTUAL
CUSTOMER CARE DEPARTMENT
P. O. BOX 3139
MILWAUKEE, WI 53201-3139

REQ BY 3IL

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 12/02/04

PAGE 1

AMI ESKANOS
3122 PINE TREE DR
MIAMI BEACH

FL 33140

LOAN NUMBER: 0033144148

----- CURRENT ACCOUNT INFORMATION -----
DATE TOTAL PRINCIPAL LOAN CURRENT
PAYMENT PAYMENT & INTEREST INTEREST
DUE AMOUNT PAYMENT RATE BALANCE
08-01-04 5,050.80 1,929.96 3.98800 358,248.22

BALANCE 2,927.72-

PROCESS DUE ACTIVITY FOR PERIOD 01/01/02 - 12/01/04
DATE DATE TRANSACTION TRANSACTION EFFECTIVE DATE
CODE DESCRIPTION OF TRANSACTION

TRANSACTION PRIN. PAID/ ESCROW PAID/ OTHER
AMOUNT BALANCE INTEREST BALANCE AMOUNT CODE/DESCRIPTION

11-16-04 08-04 152 LATE CHARGE ASSESSMENT
0.00 0.00 0.00 0.00 96.50-1 LATE CHARGE

11-03-04 08-04 493 ARM LOAN ADJUSTMENT
NEW INTEREST RATE: 0.03988 NEW PRIN & INT PAYMENT: 1,929.96

11-03-04 07-04 168 REPAY OF ESCROW ADVANCE
0.00 0.00 0.00 3120.84- 3,120.84 ADVANCE REFUND

11-03-04 07-04 173 PAYMENT
0.00 719.13 1,210.83 3120.84 11-02-0.
368,248.22 2927.72- NEW PRINCIPAL/ESCROW BALANCES

11-03-04 07-04 493 ARM LOAN ADJUSTMENT
NEW INTEREST RATE: 0.03938 NEW PRIN & INT PAYMENT: 1,929.96

11-03-04 06-04 168 REPAY OF ESCROW ADVANCE
0.00 0.00 0.00 3120.84- 3,120.84 ADVANCE REFUND

11-03-04 06-04 173 PAYMENT
9,382.53 720.77 1,209.19 3120.84 485.15 1 LATE CHARGE
1,204.22- SUSPENSE
368,967.35 6048.56- NEW PRINCIPAL/ESCROW BALANCES

10-22-04 06-04 161 ESCROW ADVANCE
6,921.00 0.00 0.00 6921.00

10-22-04 10-04 351 HAZARD INSURANCE DISBURSEMENT
6,921.00- 0.00 0.00 6921.00-
9169.40- NEW PRINCIPAL/ESCROW BALANCES

10-18-04 06-04 152 LATE CHARGE ASSESSMENT
0.00 0.00 0.00 0.00 96.50-1 LATE CHARGE

ESKANOS-00121

WAMU-00291

1452

jc-02-04 07:34am From: Washington Mutual

94143588437

T-400 P.003/029 F-181

WASHINGTON MUTUAL
CUSTOMER CARE DEPARTMENT
P. O. BOX 3139
MILWAUKEE, WI 53201-3139

REQ BY 3IL

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 12/02/04
PAGE 2

AMI ESKANOS
LOAN NUMBER: 0033144148

PROCESS DATE	DUE DATE	ACTIVITY FOR PERIOD TRANSACTION CODE	PERIOD 01/01/02 - 12/01/04 TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
10-06-04	06-04	493	ARM LOAN ADJUSTMENT	
			NEW INTEREST RATE: 0.03925	
10-06-04	05-04	168	REPAY OF ESCROW ADVANCE	1,929.96
			0.00	
10-06-04	05-04	173	PAYMENT	
			3,127.51	
			717.19	
			1,212.77	
			3120.84	
			3,120.84	ADVANCE REFUND
				10-05-04
			1,923.29	SUSPENSE
			2248.40	NEW PRINCIPAL/ESCROW BALANCES
09-20-04	05-04	161	ESCROW ADVANCE	
			342.00	
			0.00	
			0.00	
09-20-04	10-04	352	FLOOD INSURANCE DISBURSEMENT	
			342.00	
			0.00	
			0.00	
			5369.24	NEW PRINCIPAL/ESCROW BALANCES
09-01-04	05-04	173	PAYMENT	
			3,127.51	
			0.00	
			0.00	
			0.00	
			0.00	
08-16-04	05-04	152	LATE CHARGE ASSESSMENT	
			0.00	
			0.00	
			0.00	
07-16-04	05-04	152	LATE CHARGE ASSESSMENT	
			0.00	
			0.00	
			0.00	
			96.50	LATE CHARGE
06-17-04	05-04	493	ARM LOAN ADJUSTMENT	
			NEW INTEREST RATE: 0.03929	
06-17-04	04-04	168	REPAY OF ESCROW ADVANCE	1,929.96
			0.00	
			0.00	
06-17-04	04-04	174	PAYMENT	
			0.00	
			713.31	
			1,216.65	
			1197.55	
			1,197.55	ADVANCE REFUND
				06-08-04
			3,127.51	SUSPENSE
			5027.24	NEW PRINCIPAL/ESCROW BALANCES
06-16-04	04-04	152	LATE CHARGE ASSESSMENT	
			0.00	
			0.00	
			0.00	
			96.50	LATE CHARGE
06-08-04	04-04	172	PAYMENT	
			3,127.51	
			0.00	
			0.00	
			0.00	
05-17-04	04-04	152	LATE CHARGE ASSESSMENT	
			0.00	
			0.00	
			0.00	
			96.50	LATE CHARGE
05-11-04	04-04	493	ARM LOAN ADJUSTMENT	
			NEW INTEREST RATE: 0.03934	
05-11-04	03-04	168	REPAY OF ESCROW ADVANCE	1,929.96
			0.00	
			0.00	
05-11-04	03-04	174	PAYMENT	
			0.00	
			707.89	
			1,222.07	
			1197.55	
			1,197.55	ADVANCE REFUND
				05-04-04
			3,127.51	SUSPENSE
			6224.79	NEW PRINCIPAL/ESCROW BALANCES

ESKANOS-00122

WAMU-00292

1453

ac-02-04 07:35am From-Washington Mutual

94143588437

T-400 P.004/029 F-191

WASHINGTON MUTUAL
CUSTOMER CARE DEPARTMENT
P. O. BOX 3139
MILWAUKEE, WI 53201-3139

CUSTOMER ACCOUNT ACTIVITY STATEMENT

REQ BY 311

DATE 12/02/04

PAGE 3

AMI ESKANOS

LOAN NUMBER: 0033144148

PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
ACTIVITY FOR PERIOD 01/01/02 - 12/01/04				
TRANSACTION AMOUNT	PRIN. PAID/ BALANCE	INTEREST	ESCROW PAID/ BALANCE	OTHER AMOUNT CODE/DESCRIPTION
05-04-04 03-04 172	PAYMENT			
3,127.51	0.00	0.00	0.00	3,127.51 SUSPENSE 05-03-04
04-23-04 03-04 168	REPAY OF ESCROW ADVANCE			
0.00	0.00	0.00	703.32-	703.32 ADVANCE REFUND
04-23-04 03-04 173	PAYMENT			
0.00	0.00	0.00	703.32	703.32- SUSPENSE
04-16-04 03-04 152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	96.50-1 LATE CHARGE
03-31-04 03-04 493	ARM LOAN ADJUSTMENT			
NEW INTEREST RATE: 0.03944 NEW PRIN & INT PAYMENT: 1,929.96				
03-31-04 02-04 168	REPAY OF ESCROW ADVANCE			
0.00	0.00	0.00	3120.84-	3,120.84 ADVANCE REFUND
03-31-04 02-04 173	PAYMENT			
0.00	701.86	1,228.10	3120.84	5,050.80- SUSPENSE 03-30-04
	371,826.51		8125.66-	NEW PRINCIPAL/ESCROW BALANCES
03-30-04 02-04 172	PAYMENT			
3,127.51	0.00	0.00	0.00	3,127.51 SUSPENSE 03-29-04
03-16-04 02-04 152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	96.50-1 LATE CHARGE
03-08-04 02-04 493	ARM LOAN ADJUSTMENT			
NEW INTEREST RATE: 0.03956 NEW PRIN & INT PAYMENT: 1,929.96				
03-08-04 01-04 168	REPAY OF ESCROW ADVANCE			
0.00	0.00	0.00	1209.75-	1,209.75 ADVANCE REFUND
03-08-04 01-04 173	PAYMENT			
0.00	695.83	1,234.13	1209.75	
	372,528.37		11246.50-	NEW PRINCIPAL/ESCROW BALANCES
03-08-04 01-04 493	ARM LOAN ADJUSTMENT			
NEW INTEREST RATE: 0.03968 NEW PRIN & INT PAYMENT: 1,929.96				
03-08-04 12-03 168	REPAY OF ESCROW ADVANCE			
0.00	0.00	0.00	1185.35-	1,185.35 ADVANCE REFUND
03-08-04 12-03 174	PAYMENT			
6,255.02	682.98	1,246.98	1185.35	
	373,224.20		12456.25-	NEW PRINCIPAL/ESCROW BALANCES
02-17-04 12-03 152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	96.50-1 LATE CHARGE

ESKANOS-00123

WAMU-00293

1454

Dec-02-04 07:35am From: Washington Mutual

94149598437

T-400 P.005/029 F-191

WASHINGTON MUTUAL
CUSTOMER CARE DEPARTMENT
P. O. BOX 3139
MILWAUKEE, WI 53201-3139

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 12/02/04
PAGE 4

REQ BY 311

AMI ESKANOS
LOAN NUMBER: 0033144148

PROCESS		DUE		ACTIVITY FOR PERIOD 01/01/02 - 12/01/04		EFFECTIVE DATE	
				TRANSACTION		TRANSACTION	
DATE	DATE	CODE		DESCRIPTION		OF TRANSACTION	
TRANSACTION	PRIN. PAID/	ESCROW PAID/	OTHER-				
AMOUNT	BALANCE	INTEREST	BALANCE	AMOUNT	CODE/DESCRIPTION		
01-16-04	12-03	152	LATE CHARGE ASSESSMENT				
0.00	0.00	0.00	0.00	96.50-1	LATE CHARGE		
12-24-03	12-03	493	ARM LOAN ADJUSTMENT				
NEW INTEREST RATE: 0.04002				NEW PRIN & INT PAYMENT: 1,929.96			
12-24-03	11-03	168	REPAY OF ESCROW ADVANCE				
0.00	0.00	0.00	1209.75-	1,209.75	ADVANCE REFUND		
12-24-03	11-03	173	PAYMENT				12-23-03
0.00	755.95	1,261.99	1209.75	3,227.69-	SUSPENSE		
	373,907.18		13641.60-	NEW PRINCIPAL/ESCROW BALANCES			
12-23-03	11-03	172	PAYMENT				12-22-03
3,127.51	0.00	0.00	0.00	3,127.51	SUSPENSE		
12-16-03	11-03	152	LATE CHARGE ASSESSMENT				
0.00	0.00	0.00	0.00	96.50-1	LATE CHARGE		
12-11-03	11-03	493	ARM LOAN ADJUSTMENT				
NEW INTEREST RATE: 0.04042				NEW PRIN & INT PAYMENT: 2,017.94			
12-11-03	10-03	168	REPAY OF ESCROW ADVANCE				
0.00	0.00	0.00	1209.75-	1,209.75	ADVANCE REFUND		
12-11-03	10-03	173	PAYMENT				12-10-03
0.00	741.88	1,276.06	1209.75	3,227.69-	SUSPENSE		
	374,663.13		14851.35-	NEW PRINCIPAL/ESCROW BALANCES			
12-10-03	10-03	172	PAYMENT				
3,127.51	0.00	0.00	0.00	3,127.51	SUSPENSE		
11-17-03	10-03	152	LATE CHARGE ASSESSMENT				
0.00	0.00	0.00	0.00	100.90-1	LATE CHARGE		
11-11-03	10-03	161	ESCROW ADVANCE				
13,740.33	0.00	0.00	13740.33				
11-11-03	11-03	312	TAX DISBURSEMENT				
13,740.33-	0.00	0.00	13740.33-				
			16061.10-	NEW PRINCIPAL/ESCROW BALANCES			
11-10-03	10-03	493	ARM LOAN ADJUSTMENT				
NEW INTEREST RATE: 0.04079				NEW PRIN & INT PAYMENT: 2,017.94			
11-10-03	09-03	168	REPAY OF ESCROW ADVANCE				
0.00	0.00	0.00	1209.75-	1,209.75	ADVANCE REFUND		
11-10-03	09-03	173	PAYMENT				11-07-03
0.00	717.50	1,300.44	1209.75	3,227.69-	SUSPENSE		
	375,403.01		2320.77-	NEW PRINCIPAL/ESCROW BALANCES			

ESKANOS-00124

WAMU-00294

1455

Dec-02-04 07:35am From-Washington Mutual

94143599437

T-400 P.005/029 F-191

WASHINGTON MUTUAL
CUSTOMER CARE DEPARTMENT
P. O. BOX 3139
MILWAUKEE, WI 53201-3139

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 12/02/04
PAGE 5

REQ BY 3IL

AMI ESKANOS
LOAN NUMBER: 0033144148

PROCESS DATE	DUE DATE	ACTIVITY FOR PERIOD 01/01/02 - 12/01/04 TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
11-08-03	09-03	172	PAYMENT	
3,127.51	0.00	0.00	0.00	3,127.51 SUSPENSE
10-29-03	09-03	161	ESCROW ADVANCE	
3,530.52	0.00	0.00	3530.52	
10-29-03	10-03	351	HAZARD INSURANCE DISBURSEMENT	
5,921.00-	0.00	0.00	6921.00-	
10-13-03	10-03	352	FLOOD INSURANCE DISBURSEMENT	
321.00-	0.00	0.00	321.00-	
			3390.48	NEW PRINCIPAL/ESCROW BALANCES
10-07-03	09-03	173	PAYMENT	
0.00	0.00	0.00	0.00	
10-07-03	09-03	493	ARM LOAN ADJUSTMENT	
NEW INTEREST RATE: 0.04149				NEW PRIN & INT PAYMENT: 2,017.94
10-07-03	08-03	173	PAYMENT	10-06-0:
0.00	684.04	1,333.90	1209.75	3,227.69- SUSPENSE
	376,122.51		3711.48	NEW PRINCIPAL/ESCROW BALANCES
10-06-03	08-03	172	PAYMENT	
3,127.51	0.00	0.00	0.00	3,127.51 SUSPENSE
09-15-03	08-03	173	PAYMENT	
0.00	0.00	0.00	0.00	
09-15-03	08-03	493	ARM LOAN ADJUSTMENT	
NEW INTEREST RATE: 0.04248				NEW PRIN & INT PAYMENT: 2,017.94
09-15-03	07-03	173	PAYMENT	09-12-0
0.00	650.91	1,367.03	1209.75	3,227.69- SUSPENSE
	376,806.55		2501.73	NEW PRINCIPAL/ESCROW BALANCES
09-12-03	07-03	172	PAYMENT	
3,127.51	0.00	0.00	0.00	3,127.51 SUSPENSE
08-18-03	07-03	152	LATE CHARGE ASSESSMENT	
0.00	0.00	0.00	0.00	100.90-1 LATE CHARGE
08-02-03	07-03	172	PAYMENT	
3,127.51	0.00	0.00	0.00	3,127.51 SUSPENSE
07-17-03	07-03	493	ARM LOAN ADJUSTMENT	
NEW INTEREST RATE: 0.04346				NEW PRIN & INT PAYMENT: 2,017.94
07-17-03	06-03	174	PAYMENT	
0.00	616.86	1,401.08	931.70	2,949.64- SUSPENSE
	377,457.46		1291.98	NEW PRINCIPAL/ESCROW BALANCES

ESKANOS-00125

WAMU-00295

1456

Dec-02-04 07:38am From Washington-Mutual

94143598437

T-400 P.007/029 F-191

WASHINGTON MUTUAL
CUSTOMER CARE DEPARTMENT
P. O. BOX 3139
MILWAUKEE, WI 53201-3139

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 12/02/04
PAGE 6

REQ BY 3IL

AMI ESKANOS
LOAN NUMBER: 0033144148

PROCESS DATE	DUE DATE	TRANSACTION CODE	ACTIVITY FOR PERIOD 01/01/02 - 12/01/04 TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
07-16-03	06-03	152	LATE CHARGE ASSESSMENT	
0.00	0.00	0.00	0.00	100.90-1 LATE CHARGE
07-16-03	06-03	493	ARM LOAN ADJUSTMENT	
NEW INTEREST RATE: 0.04447				NEW PRIN & INT PAYMENT: 2,017.94
07-16-03	05-03	168	REPAY OF ESCROW ADVANCE	
0.00	0.00	0.00	849.47-	849.47 ADVANCE REFUND
07-16-03	05-03	173	PAYMENT	07-15-03
0.00	579.69	1,438.25	1209.75	3,227.69- SUSPENSE
	378,074.32		360.28	NEW PRINCIPAL/ESCROW BALANCES
07-15-03	05-03	172	PAYMENT	07-14-03
3,127.51	0.00	0.00	0.00	3,127.51 SUSPENSE
06-16-03	05-03	152	LATE CHARGE ASSESSMENT	
0.00	0.00	0.00	0.00	100.90-1 LATE CHARGE
06-10-03	05-03	173	PAYMENT	
0.00	0.00	0.00	0.00	
06-10-03	05-03	493	ARM LOAN ADJUSTMENT	
NEW INTEREST RATE: 0.04558				NEW PRIN & INT PAYMENT: 2,017.94
06-10-03	04-03	168	REPAY OF ESCROW ADVANCE	
0.00	0.00	0.00	1209.75-	1,209.75 ADVANCE REFUND
06-10-03	04-03	173	PAYMENT	06-09-03
0.00	553.25	1,464.69	1209.75	3,227.69- SUSPENSE
	378,654.01		849.47-	NEW PRINCIPAL/ESCROW BALANCES
06-06-03	04-03	172	PAYMENT	06-05-03
3,127.51	0.00	0.00	0.00	3,127.51 SUSPENSE
05-16-03	04-03	152	LATE CHARGE ASSESSMENT	
0.00	0.00	0.00	0.00	100.90-1 LATE CHARGE
05-02-03	04-03	168	REPAY OF ESCROW ADVANCE	
0.00	0.00	0.00	10.00-	10.00 ADVANCE REFUND
05-02-03	04-03	173	PAYMENT	
0.00	0.00	0.00	10.00	10.00- SUSPENSE
			2059.22-	NEW PRINCIPAL/ESCROW BALANCES
05-01-03	04-03	168	REPAY OF ESCROW ADVANCE	
0.00	0.00	0.00	10.00-	10.00 ADVANCE REFUND
05-01-03	04-03	173	PAYMENT	
0.00	0.00	0.00	10.00	10.00- SUSPENSE
			2069.22-	NEW PRINCIPAL/ESCROW BALANCES

ESKANOS-00126

WAMU-00296

1457

Dec-02-04 07:36am From-Washington Mutual

94143588437

T-400 P.008/029 F-181

WASHINGTON MUTUAL
CUSTOMER CARE DEPARTMENT
P. O. BOX 3139
MILWAUKEE, WI 53201-3139

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 12/02/04
PAGE

REQ BY 31L

AMI ESKANOS
LOAN NUMBER: 0033144148

PROCESS		DUE-		ACTIVITY FOR PERIOD 01/01/02 - 12/01/04		TRANSACTION		TRANSACTION		EFFECTIVE DATE	
DATE		DATE		CODE		DESCRIPTION		DESCRIPTION		OF TRANSACTION	
TRANSACTION		PRIN.		PAID/		ESCROW PAID/		OTHER			
AMOUNT		BALANCE		INTEREST		BALANCE		AMOUNT		CODE/DESCRIPTION	
04-28-03	04-03	168	REPAY OF	ESCROW	ADVANCE						
0.00		0.00		0.00		4.85-		4.85		ADVANCE REFUND	
04-28-03	04-03	173	PAYMENT								
0.00		0.00		0.00		4.85		4.85-		SUSPENSE	
						2079.22-				NEW PRINCIPAL/ESCROW BALANCES	
04-25-03	04-03	173	PAYMENT								
3,127.51		0.00		0.00		0.00		3,127.51		SUSPENSE	
04-17-03	04-03	173	PAYMENT								
0.00		0.00		0.00		0.00		100.90	1	LATE CHARGE	
								100.90-		SUSPENSE	
04-16-03	04-03	152	LATE CHARGE ASSESSMENT								
0.00		0.00		0.00		0.00		100.90-1		LATE CHARGE	
04-15-03	04-03	173	PAYMENT								
0.00		0.00		0.00		0.00		302.70	1	LATE CHARGE	
								302.70-		SUSPENSE	
04-02-03	04-03	493	ARM LOAN ADJUSTMENT								
NEW INTEREST RATE: 0.04635				NEW PRIN & INT PAYMENT: 2,017.94							
04-02-03	03-03	168	REPAY OF	ESCROW	ADVANCE						
0.00		0.00		0.00		1209.75-		1,209.75		ADVANCE REFUND	
04-02-03	03-03	173	PAYMENT								04-01-0.
0.00		530.00		1,487.94		1209.75		3,227.69-		SUSPENSE	
		379,207.26				2084.07-				NEW PRINCIPAL/ESCROW BALANCES	
04-01-03	03-03	172	PAYMENT								03-31-0.
3,127.51		0.00		0.00		0.00		3,127.51		SUSPENSE	
03-17-03	03-03	152	LATE CHARGE ASSESSMENT								
0.00		0.00		0.00		0.00		100.90-1		LATE CHARGE	
03-04-03	03-03	493	ARM LOAN ADJUSTMENT								
NEW INTEREST RATE: 0.04702				NEW PRIN & INT PAYMENT: 2,017.94							
03-04-03	02-03	168	REPAY OF	ESCROW	ADVANCE						
0.00		0.00		0.00		1109.57-		1,109.57		ADVANCE REFUND	
03-04-03	02-03	172	PAYMENT								03-03-0
3,127.51		507.73		1,510.21		1109.57					
		379,737.26				3293.82-				NEW PRINCIPAL/ESCROW BALANCES	
02-18-03	02-03	152	LATE CHARGE ASSESSMENT								
0.00		0.00		0.00		0.00		100.90-1		LATE CHARGE	
02-05-03	02-03	493	ARM LOAN ADJUSTMENT								
NEW INTEREST RATE: 0.04766				NEW PRIN & INT PAYMENT: 2,017.94							

ESKANOS-00127

WAMU-00297

1458

Dec-02-04 07:36am From: Washington Mutual

-84143598437

T-400 P.003/029 F-191

WASHINGTON MUTUAL
CUSTOMER CARE DEPARTMENT
P. O. BOX 3139
MILWAUKEE, WI 53201-3139

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 12/02/04
PAGE 8

REQ BY 311

AMI ESKANOS

LOAN NUMBER: 0033144148

PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
ACTIVITY FOR PERIOD 01/01/02 - 12/01/04				
02-05-03	01-03	168	REPAY OF ESCROW ADVANCE	
0.00		0.00	0.00	1109.57-
02-05-03	01-03	172	PAYMENT	
3,127.51		487.71	1,530.23	1109.57
		380,244.99		4403.39-
				NEW PRINCIPAL/ESCROW BALANCES
01-10-03	01-03	493	ARM LOAN ADJUSTMENT	
			NEW INTEREST RATE: 0.04823	NEW PRIN & INT PAYMENT: 2,017.94
01-10-03	12-02	168	REPAY OF ESCROW ADVANCE	
0.00		0.00	0.00	1109.57-
01-10-03	12-02	172	PAYMENT	
3,127.51		467.72	1,550.22	1109.57
		380,732.70		5512.96-
				NEW PRINCIPAL/ESCROW BALANCES
01-07-03	12-02	161	ESCROW ADVANCE	
6,622.53		0.00	0.00	6622.53
01-07-03	10-02	351	HAZARD INSURANCE DISBURSEMENT	
6,921.00-		0.00	0.00	6921.00-
				6622.53-
				NEW PRINCIPAL/ESCROW BALANCES
12-16-02	12-02	152	LATE CHARGE ASSESSMENT	
0.00		0.00	0.00	0.00
				100.90-1 LATE CHARGE
11-30-02	12-02	175	PRINCIPAL PAYMENT	
137.78		137.78	0.00	0.00
		381,200.42		
				NEW PRINCIPAL/ESCROW BALANCES
11-30-02	12-02	493	ARM LOAN ADJUSTMENT	
			NEW INTEREST RATE: 0.04880	NEW PRIN & INT PAYMENT: 2,017.94
11-30-02	11-02	168	REPAY OF ESCROW ADVANCE	
0.00		0.00	0.00	811.10-
				811.10 ADVANCE REFUND
11-30-02	11-02	172	PAYMENT	
3,080.59		295.92	1,581.24	1109.57
		381,338.20		298.47
				93.86 1 LATE CHARGE
				NEW PRINCIPAL/ESCROW BALANCES
11-19-02	11-02	152	LATE CHARGE ASSESSMENT	
0.00		0.00	0.00	0.00
				93.86-1 LATE CHARGE
11-08-02	11-02	161	ESCROW ADVANCE	
811.10		0.00	0.00	811.10
11-08-02	11-02	312	TAX DISBURSEMENT	
13,311.73-		0.00	0.00	13311.73-
				811.10-
				NEW PRINCIPAL/ESCROW BALANCES

ESKANOS-00128

WAMU-00298

1459

Dec-02-04 07:37am From-Washington Mutual

84143586437

7-400 P.010/028 F-191

WASHINGTON MUTUAL
CUSTOMER CARE DEPARTMENT
P. O. BOX 3139
MILWAUKEE, WI 53201-3139

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 12/02/04
PAGE 9

REQ BY 311

AMI ESKANOS
LOAN NUMBER: 0033144148

PROCESS		DUE		ACTIVITY FOR PERIOD 01/01/02 - 12/01/04		EFFECTIVE DATE	
DATE		DATE		TRANSACTION		OF TRANSACTION	
		CODE		DESCRIPTION			
TRANSACTION		PRIN. PAID/		ESCROW PAID/		-----OTHER-----	
AMOUNT		BALANCE		BALANCE		AMOUNT CODE/DESCRIPTION	

11-06-02	11-02	172	PAYMENT				
		137.78	0.00	0.00	0.00	137.78	SUSPENSE
11-06-02	11-02	493	ARM LOAN ADJUSTMENT				
NEW INTEREST RATE: 0.04972				NEW PRIN & INT PAYMENT: 1,877.16			
11-06-02	10-02	172	PAYMENT				
		3,080.59	249.70	1,627.46	1109.57	93.86	1 LATE CHARGE
		381,634.12			12500.63		NEW PRINCIPAL/ESCROW BALANCES

ESKANOS-00129

WAMU-00299

1460

Dec-02-04 07:37am From Washington Mutual

94143598437

T-400 -P.011/029 F-191

WASHL ION MUTUAL
CUSTOMER CARE DEPARTMENT
P. O. BOX 3139
MILWAUKEE, WI 53201-3139

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 10/25/04
PAGE 8

REQ BY 31L

AMI ESKANOS
LOAN NUMBER: 0033144148

PROCESS	DUE	ACTIVITY FOR PERIOD 01/01/02 ~ 10/23/04	TRANSACTION	TRANSACTION	EFFECTIVE DATE
DATE	DATE	CODE	DESCRIPTION	DESCRIPTION	OF TRANSACTION
TRANSACTION AMOUNT	PRIN. PAID/ BALANCE	PAID/ INTEREST	ESCROW PAID/ BALANCE	OTHER AMOUNT	CODE/DESCRIPTION
12-16-02	12-02	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	100.90-1	LATE CHARGE
11-30-02	12-02	175	PRINCIPAL PAYMENT		11-29-02
137.78	137.78	0.00	0.00		
	381,200.42				NEW PRINCIPAL/ESCROW BALANCES
11-30-02	12-02	493	ARM LOAN ADJUSTMENT		
	NEW INTEREST RATE: 0.04880		NEW PRIN & INT PAYMENT:	2,017.94	
11-30-02	11-02	168	REPAY OF ESCROW ADVANCE		
0.00	0.00	0.00	811.10-	811.10	ADVANCE REFUND
11-30-02	11-02	172	PAYMENT		11-29-02
3,080.59	295.92	1,581.24	1109.57	93.86	1 LATE CHARGE
	381,338.20		298.47		NEW PRINCIPAL/ESCROW BALANCES
11-19-02	11-02	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	93.86-1	LATE CHARGE
11-08-02	11-02	161	ESCROW ADVANCE		
811.10	0.00	0.00	811.10		
11-08-02	11-02	312	TAX DISBURSEMENT		
13,311.73-	0.00	0.00	13311.73-	811.10-	NEW PRINCIPAL/ESCROW BALANCES
11-06-02	11-02	172	PAYMENT		
137.78	0.00	0.00	0.00	137.78	SUSPENSE
11-06-02	11-02	493	ARM LOAN ADJUSTMENT		
	NEW INTEREST RATE: 0.04972		NEW PRIN & INT PAYMENT:	1,877.16	
11-06-02	10-02	172	PAYMENT		
3,080.59	249.70	1,627.46	1109.57	93.86	1 LATE CHARGE
	381,634.12		12500.63		NEW PRINCIPAL/ESCROW BALANCES
10-16-02	10-02	152	LATE CHARGE ASSESSMENT		
0.00	0.00	0.00	0.00	93.86-1	LATE CHARGE
10-15-02	10-02	352	FLOOD INSURANCE DISBURSEMENT		
316.00-	0.00	0.00	316.00-		
			11391.06		NEW PRINCIPAL/ESCROW BALANCES
10-07-02	10-02	172	PAYMENT		10-06-02
231.64	0.00	0.00	0.00	231.64	SUSPENSE
10-07-02	10-02	493	ARM LOAN ADJUSTMENT		
	NEW INTEREST RATE: 0.05114		NEW PRIN & INT PAYMENT:	1,877.16	
10-07-02	09-02	172	PAYMENT		10-06-02
2,986.73	204.57	1,672.59	1109.57		
	381,883.82		11707.06		NEW PRINCIPAL/ESCROW BALANCES

ESKANOS-00130

WAMU-00300

1461

Dec-02-04 07:37am From-Washington Mutual

84143598437

T-400 P.012/029 F-191

REQ-BY TOTALS 52,409.16 20,059.68 30,847.20 11,324.31

OTHER AMOUNT CODES:

A-FHA-PENALTY G-SER-INTEREST-PAID TO POOL K-INT-SUB-PD P-ACCURED-INT/LOAN U-REAPPLICATION-FEE Y-BUD-FUND
B-SEC H-FEE-AMT L-PD-FRST-DT R-DB-INT-AMT V-ESCHOW-ADVANCE Z-RESTRICTED-ESCHOW
C-233-FEE I-A-H-PD M-ADVANCE-EPY-DAYS S-CA-LIFE-AMT W-SUBVERSE DI-DEFERRED-INT-BAL
D-MISC J-LIFE-PD N-ADVANCE-MEMO-AMT T-CR20-FEE-AMT X-REPLACEMENT-RESERVE
AA-SER-FEE-PD AB-DEFERRED-INT-PD AC-LIFE-DEF-INT-PD AD-CHECK-NO AE-DEFERRED-INT-LTD-PD AF-LIFE-DEFERRED-INT-LTD-PD
AG-SUB-CODE AJ-DEF-INT-ADJ-FLAG AK-ADV-ANT-NEED AL-TRAN-SOURCE AM-LOC-SPEC-INT-PD AN-WON-REC-CORP-ADV AP-DATE-STAMP AQ-TIME
STAMP AS-MISC-REC-CORP-ADV AS-PRIV-POSTED AT-3RD-REC-CORP-ADV AY-ADJ YE 1998 IND AZ-CHOICES-PD
YES CODES: 1-LATE-CHARGE 2-AD-CK-FEE 3-CRE-CHGE 4-EXOC-FEE

History from Loan Orig
to October 2002

Dec-02-04 07:38am From-Washington Mutual 94143598437 7-400 P.013/029 F-191

LT# 0033144148 AMT KIRKWOOD

DATE	PROC	TR	NO	AMOUNT RECEIVED	PRINCIPAL PAID	PRINCIPAL BALANCE	INTEREST PAID	RESCROW PAID	RESCROW BALANCE	ADVANCE BALANCE	STATUS AMOUNT	STATUS BALANCE	UNREPAID INT-BAL.	OTHER AMOUNTS	CFD DCT	
10-02	10-07	1	72	3	IR EFF 10-02 PI EFF 10-02	OLD .0525300 OLD 1,877.16	NEW .0511490 NEW 1,877.16	PRIN BAL PRIN BAL	381,883.82 381,883.82	12707.06	0.00	0.00	0.00	0.00	231.64 W 10-06-02 L	
10-02	10-16	3	32	1	CHECK WIRE	0.00	0.00	016.00-	11391.06	0.00	0.00	0.00	0.00	93.86- 11		
10-02	10-28	1	32	1		3080.59	249.70	381883.82	1627.16	1109.57	12500.63	0.00	0.00	93.86 11		
10-02	11-06	1	72	3	IR EFF 11-02 PI EFF 11-02	OLD .0511400 OLD 1,877.16	NEW .0497200 NEW 1,877.16	PRIN BAL PRIN BAL	381,834.12 381,834.12	12500.63	0.00	0.00	0.00	0.00	11-06-02 L 249.70 AB- 249.70 AC 249.70 AB 249.70 AF	
11-02	11-06	1	72	3		137.78	0.00	381834.12	0.00	0.00	12500.63	0.00	0.00	137.78 W 11-06-02 L		
11-02	11-08	3	12	1	CHECK #433689	0.00	0.00	13311.75-	811.10-	0.00	0.00	0.00	0.00	93.86- 11		
11-02	11-08	1	32	2		811.10	0.00	381834.12	0.00	811.10	0.00	0.00	0.00	93.86 11		
11-02	11-19	1	52	1		0.00	0.00	381834.12	0.00	811.10	0.00	0.00	0.00	93.86 11		
11-02	11-30	1	72	3		3080.59	295.52	381338.20	1341.24	1109.57	1109.57	0.00	0.00	11-29-02 L 295.52 AB 295.52 AC 295.52 AB 295.52 AF		
11-02	11-30	1	52	2		0.00	0.00	381338.20	0.00	811.10-	295.47	0.00	0.00	811.10 V		
12-02	12-08	1	72	4	IR EFF 12-02 PI EFF 12-02	OLD .0497200 OLD 1,877.16	NEW .0480000 NEW 2,017.54	PRIN BAL PRIN BAL	381,338.20 381,338.20	295.47	0.00	0.00	0.00	0.00	12-29-02 L 137.78 AB 137.78 AC 137.78 AB 137.78 AF	
12-02	12-16	1	52	1		0.00	0.00	381338.20	0.00	295.47	0.00	0.00	0.00	109.90- 11		

Dec-02-04 07:38am From-Washington Mutual

84143598437

T-400 P.014/029 F-181

LN1 0033144148 AMI ESKANOS

EXP 0 FORD

DOE DATE	PROC DATE	TR	NO	AMOUNT RECEIVED	PRINCIPAL PAID	PRINCIPAL BALANCE	INTEREST PAID	ESCRON PAID	ESCRON BALANCE	ADVANCE BALANCE	STATUS AMOUNT	STATUS BALANCE	UNPAID INT-BAL.	OTHER AMOUNTS	CFD
														87.82 AB	
														87.82 AC	
														87.82 AE	
														87.82 AF	
BATCH 604 EDIT-SEQ 242221															
				IR EFF 07-02	OLD .0561250	NEW .0548700			PRIN BAL	382,521.45					
				PI EFF 07-02	OLD 1,877.16	NEW 1,877.16			PRIN BAL	382,521.45					
07-02	07-03	1	72	3	137.78	.00	382521.45	.00	.00	8378.35	.00	.00	.00	.00	
BATCH 604 EDIT-SEQ 242221 ACTION 1011															
07-02	07-15	1	52	1	.00	.00	382521.45	.00	.00	8378.35	.00	.00	.00	.00	137.78 W
07-02	07-30	1	72	1	3889.85	124.08	382393.37	1749.08	1109.57	8487.92	.00	.00	.00	.00	87-03-02 L
BATCH 604 EDIT-SEQ 310998															
				IR EFF 08-02	OLD .0548700	NEW .0536800			PRIN BAL	382,393.37					
				PI EFF 08-02	OLD 1,877.16	NEW 1,877.16			PRIN BAL	382,393.37					
08-02	07-30	1	75	3	137.78	137.78	382255.59	.00	.00	8487.92	.00	.00	.00	.00	87-03-02 L
BATCH 604 EDIT-SEQ 310998															
08-02	08-16	1	52	1	.00	.00	382255.59	.00	.00	8487.92	.00	.00	.00	.00	137.78 W
08-02	09-10	1	73	1	3080.59	167.20	382088.39	1709.96	1109.57	10597.49	.00	.00	.00	.00	137.78 AB
BATCH 604 EDIT-SEQ 495801															
				IR EFF 09-02	OLD .0526800	NEW .0523500			PRIN BAL	382,088.39					
				PI EFF 09-02	OLD 1,877.16	NEW 1,877.16			PRIN BAL	382,088.39					
09-02	09-18	1	72	1	137.78	.00	382088.39	.00	.00	10597.49	.00	.00	.00	.00	137.78 AC
BATCH 604 EDIT-SEQ 495801 ACTION 1011															
09-02	09-16	1	52	1	.00	.00	382088.39	.00	.00	10597.49	.00	.00	.00	.00	137.78 AE
09-02	09-24	1	73	1	.00	.00	382088.39	.00	.00	10597.49	.00	.00	.00	.00	137.78 AF
BATCH 5-H EDIT-SEQ 413365															
09-02	10-07	1	72	3	2986.73	204.57	381883.82	1672.53	1109.57	11707.05	.00	.00	.00	.00	09-09-02 L
BATCH 5-H EDIT-SEQ 413365															
															10-06-02 L
															204.57 AB
															204.57 AC
															204.57 AE
															204.57 AF

ESKANOS-00133

WAMU-00303

1464

T-400 P.015/029 F-191

END of END

DUE DATE		PRAC DATE		TR	NO	AMOUNT RECEIVED	PRINCIPAL PAID	PRINCIPAL BALANCE	INTEREST PAID	INTEREST BALANCE	ADVANCE BALANCE	STATUS AMOUNT	STATUS BALANCE	UNEARNED INT-BAL.	OTHER AMOUNTS DCT	OTHER CTD
BATCH 400 EDIT-SEQ 371083																
		IN EFF		03-02		OLD .0548300	NEW .0518100	PRIN BAL	382,621.08							
		PI EFF		03-02		OLD 1,877.16	NEW 1,877.16	PRIN BAL	382,621.08							
03-02	03-18	1	82	1		.00	382621.08	.00	.00	.00	.00	.00	.00	.00	93.85- 11	
03-02	04-05	1	72	1		3818.37	93.85- 382714.74	1970.82	1361.21	5049.04	.00	.00	.00	.00	04-05-02 L	
BATCH 604 EDIT-SEQ 308124																
		IN EFF		04-02		OLD .0618100	NEW .0596000	PRIN BAL	382,714.74							
		PI EFF		04-02		OLD 1,877.16	NEW 1,877.16	PRIN BAL	382,714.74							
04-02	04-18	1	82	1		.00	382714.74	.00	.00	5049.04	.00	.00	.00	.00	93.86- 11	
04-02	05-07	1	72	1		3818.37	23.85- 382738.40	1900.82	1109.57	8159.21	.00	.00	.00	.00	23.86-AB	
BATCH 604 EDIT-SEQ 376697																
		IN EFF		05-02		OLD .0596000	NEW .0575600	PRIN BAL	382,738.40							
		PI EFF		05-02		OLD 1,877.16	NEW 1,877.16	PRIN BAL	382,738.40							
05-02	05-16	1	82	1		.00	382738.40	.00	.00	8159.21	.00	.00	.00	.00	93.86- 11	
05-02	06-04	1	72	1		3190.53	41.29 382697.11	1835.87	1109.57	7268.78	.00	.00	.00	.00	143.80 11	
BATCH 604 EDIT-SEQ 333763																
		IN EFF		06-02		OLD .0575600	NEW .0561200	PRIN BAL	382,697.11							
		PI EFF		06-02		OLD 1,877.16	NEW 1,877.16	PRIN BAL	382,697.11							
06-02	06-04	1	72	3		87.84	382697.11	.00	.00	7268.78	.00	.00	.00	.00	87.84 W	
BATCH 604 EDIT-SEQ 333763 ACTION 1011																
06-02	06-17	1	82	1		.00	382697.11	.00	.00	7268.78	.00	.00	.00	.00	93.86- 11	
06-02	06-19	1	73	1		.00	87.84 382699.27	.00	.00	7268.78	.00	.00	.00	.00	87.84-AB	
BATCH 61A EDIT-SEQ 364333																
06-02	07-03	1	72	1		3880.55	87.84 382521.45	1789.34	1109.57	8378.35	.00	.00	.00	.00	87.84 AC	
BATCH 61A EDIT-SEQ 364333																
06-02	07-03	1	72	1		3880.55	87.84 382521.45	1789.34	1109.57	8378.35	.00	.00	.00	.00	87.84 AC	

1465

Doc-02-04 07:38am From:Washington Mutual

94143586437

T-400 P.816/028 F-191

ARM PLAN 0280
EMP 0 PCFO

LN# 0011244148 AMI ESKANOS

3122 WINE TRAIL DR

MIAMI BEACH

FL 331403929

1ST MTGE PRIN	2ND MTGE PRIN	PRN	ESC BAL	REST ESC	SUSPENSE	ADV BAL	REPL RES	BYD BAL	LC BAL	INT DUE	DOR DATE	RCD	ERT	CT M
381,200.42		.00-	298.47	.00	551.12	.00	.00	.00	100.90	.00	12-01-02	.00	00	0

M & I 1ST	PAT 2ND	CO TEN	CITY TEN	MM	MAY IRS	M Z P	LIER	SEC	A & E	LIFE	MISC	REF BEN	TOT PRNT	INT	PAID	DE	BM
3017.34	.00	1935.43	.00	44.83	.00	.00	.00	.00	.00	.00	.00	.00	3127.31	.0488000	1	8	

1ST ORIG MTG	2ND ORIG MTG	PRIN BAL	INT	INT	CAF	FLAG	MTGR	SSN	DEF INT	BAL	PRIOR	YR	PRD	INT	FPD	INT	IND	GPM	ERC
354,000	0	382,133.93	2	547	37	0618	18,778.30		0.00	0									

ASSUM-OT XFER-DEED FNA-GRD/NON LIP PAYOFF FC-182-SR YK-ACQ-RPT/DATE SALE-ID EXEMPT FLAG-18 RPT-OPT CALO-METH ELOC ENRANCY CH/DT

INT PERIOD	1098-DET	HIST	POINTS-PAID	RPTG	VR	SUPER-MICH-INT	DI-NOT-RPT-YR	REAS CAUS	RI-RDE-SW	1ST-DUE-OT	REG STATE/CONCL	DT
12			.00							12-99		

IOE CREDIT	YTD/W-H	SW/W-H	BALANCE	TOWE-CREDIT	YTD/W-H	SW/W-H	BALANCE	CONSTA	CD	NO BURGE	FLAG/YR	EXEMPT	STAT	LAST DEF	DUE
.00		.00	.00	.00		.00	.00							11-29	

REC CODE	ADV BAL	3RD REC	COMP	ADV BAL	FORCEL	WST	CODE/REINSTATE	DATE	INIT	ESC	STMT	CODE	/ DATE	1098	MT	STATUS/CONCL	DATE
.00			.00						9				11-03-99				

DUE	BOOK	TR	NO	AMOUNT	PRINCIPAL	PRINCIPAL	INTEREST	RECOR	ADVANCE	STATUS	DISCARNED	OTHER	CFO
DATE	DATE			RECEIVED	PAID	BALANCE	PAID	BALANCE	BALANCE	AMOUNT	BALANCE	INT-BAL	AMOUNTS
01-02	01-02	1	72	1	2851.55	284.36-	382438.49	2181.78	974.50	374.50	1327.08	.00	.00

BATCH	504	EDIT	SEQ	442009
01-02	01-02	1	58	2

BATCH	504	EDIT	SEQ	442009
01-02	01-02	1	58	2

IR EFF	02-02	OLD	.0678800	NEW	.0646300	PRIN BAL	382,438.49
02-02	02-02	OLD <th>1,877.16</th> <th>NEW</th> <th>1,877.16</th> <th>PRIN BAL</th> <th>382,438.49</th>	1,877.16	NEW	1,877.16	PRIN BAL	382,438.49

02-02	01-10	1	61	1	8921.00	.00	382438.49	.00	6921.00	7274.48	.00	.00	.00
10-01	01-16 <th>3</th> <th>51</th> <th>2</th> <th>CHECK 1625598</th> <th>.00</th> <th>382438.49</th> <th>.00</th> <th>6921.00</th> <th>7274.48</th> <th>.00</th> <th>.00</th> <th>.00</th>	3	51	2	CHECK 1625598	.00	382438.49	.00	6921.00	7274.48	.00	.00	.00

02-02	02-11	1	68	2	.00	.00	382438.49	.00	2720.70-	.00	4553.78	.00	.00
02-02	02-11 <th>1</th> <th>68</th> <th>2</th> <th>.00</th> <th>.00</th> <th>382438.49</th> <th>.00</th> <th>2720.70-</th> <th>.00</th> <th>4553.78</th> <th>.00</th> <th>.00</th>	1	68	2	.00	.00	382438.49	.00	2720.70-	.00	4553.78	.00	.00

02-02	03-14	1	63	1	6921.00	.00	382438.49	.00	6921.00	4553.78	.00	.00	.00
02-02	03-14 <th>1</th> <th>63</th> <th>1</th> <th>6921.00</th> <th>.00</th> <th>382438.49</th> <th>.00</th> <th>6921.00</th> <th>4553.78</th> <th>.00</th> <th>.00</th> <th>.00</th>	1	63	1	6921.00	.00	382438.49	.00	6921.00	4553.78	.00	.00	.00

02-02	02-14	1	63	2	.00	.00	382438.49	.00	4553.78-	2367.23	.00	.00	.00
02-02	02-14 <th>1</th> <th>63</th> <th>2</th> <th>.00</th> <th>.00</th> <th>382438.49</th> <th>.00</th> <th>4553.78-</th> <th>2367.23</th> <th>.00</th> <th>.00</th> <th>.00</th>	1	63	2	.00	.00	382438.49	.00	4553.78-	2367.23	.00	.00	.00

02-02	02-16	1	52	1	.00	.00	382438.49	.00	.00	2367.22	.00	.00	.00
02-02	03-06 <th>1</th> <th>73</th> <th>1</th> <th>3218.37</th> <th>182.39-</th> <th>382438.49</th> <th>2459.75</th> <th>1341.21</th> <th>3708.43</th> <th>.00</th> <th>.00</th> <th>.00</th>	1	73	1	3218.37	182.39-	382438.49	2459.75	1341.21	3708.43	.00	.00	.00

Dec-02-04 07:38am From Washington Mutual

94143598437

T-400 P.017/029 F-191

LN# 0033144148 AMI ESKANOS

END 0 P000

DATE	DATE	TP	SR	AMOUNT	PRINCIPAL	PRINCIPAL	INTEREST	ESCROW	ESCROW	ADVANCE	STATUS	STATUS	UNPAID	OTHER	CTD
DATE	DATE	TP	SR	RECEIVED	PAID	BALANCE	PAID	PAID	BALANCE	BALANCE	AMOUNT	BALANCE	INT-BAL.	AMOUNTS	DT
10-01	10-02	1	72	1	3720.70	662.78-	381178.66	2808.98	974.50	10117.12	.00	.00	.00		1
															10-02-01 L
															662.78-AB
															662.78-AC
															662.78-AD
															662.78-AE
															662.78-AF
															BATCH 604 EDIT-SEQ 211609
															381,178.66
															381,178.66-
															300.00-
															8817.12
															538.00-
															9279.12
															MAXX CD 75637
															MAXX CD 72800
															.00
															.00
															.00
															.00
10-01	10-13	3	54	1											
10-01	10-15	3	52	2											
11-01	11-03	1	72	1	3720.70	662.19-	381771.85	2341.39	974.50	10253.62	.00	.00	.00		1
															11-03-01 L
															595.19-AB
															595.19-AC
															595.19-AD
															595.19-AE
															595.19-AF
															BATCH 604 EDIT-SEQ 581936
															381,773.85
															381,773.85-
															12425.14-
															2171.52-
															MAXX CD 09025
															.00
															.00
															.00
															.00
11-01	11-06	3	12	1											
12-01	11-07	1	61	1	2171.53	.00	381773.85	.00	2171.52	.00	2171.52	.00	.00		1
															BATCH 906 EDIT-SEQ 999999
															.00
															.00
															.00
11-01	12-10	1	72	1	3720.70	380.08-	382153.93	2257.24	843.54	843.54	2171.52	.00	.00		1
															12-10-01 L
															380.08-AB
															380.08-AC
															380.08-AD
															380.08-AE
															380.08-AF
															BATCH 604 EDIT-SEQ 766184
															.00
															.00
															.00
17-01	12-13	1	58	2	.00	.00	382153.93	.00	843.54-	.00	1327.98	.00	.00		1
															843.54 Y
															BATCH 604 EDIT-SEQ 766184
															382,153.93
															382,153.95
															.00
															37,769.28-
															REQ-BY TOTALS
															47,292.84
															10,648.01-
															33,584.25
															19,897.14

OTHER AMOUNT CODES:
A-FHA-PENALTY G-SEE-INTEREST-PAID TO POOL H-INT-DOE-PO P-ACCUM-INT-DOE U-REAPPLICATION-FEE Y-REP-FUND
B-BEC H-FEE-INT L-PO-THRU-DC S-INT-INT-INT V-ESCROW-ADVANCE Z-RESTRICTED-ESCROW
C-235-FEE I-A-X-PO M-ADVANCE-SET-DATE S-OR-LIFE-INT W-SUSPENSE DI-UNPAID-INT-BAL
F-MISC J-LIFE-PO N-ADVANCE-INT-INT T-ORIG-FEE-INT X-REPLACEMENT-RESERVE
AA-SEE-FEE-PO AD-DEFERRED-INT-PO AC-CHECK-NO AD-DEFERRED-INT-LTD-PO AP-LIFE-DEFERRED-INT-LTD-PO
AQ-SUB-CODE AR-DEF-INT-ADV-FLAG AM-ADV-INT-REUD AL-TRAM-CONTRAC AM-LOC-SPEC-INT-PG AN-NON-RET-CORE-ADV AP-DATE-STATE AQ-TIME
SYNAP AR-MISC-REC-COAS-ADV AS-PAID-FORCED AT-3RD-REC-INT-ADV AY-ADV YE 1998 IND
FEE CODES: 1-LATE-CHARGE 2-BAD-CK-FEE 3-CRD-OWNER 4-BLOC-FEE

Dac-02-04 07:39am From-Washington Mutual

84143509437

T-400 P.018/029 F-191

873.48-AB
873.48-AC
873.48-AD

IR EFF		OLD	NEW	PRIN BAL	BATCH	EDIT-SEQ	753043
05-01	05-01	0.0489900	0.0837100	376,422.71			
PI EFF	08-01	0.00	0.00	376,422.71			
05-01	05-14	1 72 1	2720.70	342.40	377365.11	2689.50	874.50
				5244.62	.00	.00	.00
							05-14-01 L
							342.40-AB
							342.40-AC
							342.40-AD
							342.40-AE
							342.40-AF
IR EFF		OLD	NEW	PRIN BAL	BATCH	EDIT-SEQ	210157
04-01	06-01	0.0837100	0.0841300	377,365.11			
PI EFF	06-01	0.00	0.00	377,365.11			
04-01	06-18	1 82 1	.00	377365.11	.00	.00	.00
06-01	06-21	1 72 1	2695.32	378263.73	2645.02	874.50	8219.12
				3244.82	.00	.00	.00
					.00	.00	.00
							07-31-11
							174.62 11
							08-21-01 L
							378.82-AB
							378.82-AC
							378.82-AD
							378.82-AE
							378.82-AF
IR EFF		OLD	NEW	PRIN BAL	BATCH	EDIT-SEQ	158993
07-01	07-01	0.0841300	0.0823000	378,263.83			
PI EFF	07-01	0.00	0.00	378,263.83			
07-01	06-21	1 72 3	104.68	378159.25	.00	.00	.00
				6219.12	.00	.00	.00
							06-21-01 L
							104.68 AB
							104.68 AC
							104.68 AD
							104.68 AE
							104.68 AF
IR EFF		OLD	NEW	PRIN BAL	BATCH	EDIT-SEQ	158993
07-01	07-02	1 72 1	2720.70	347.34	379085.39	2593.54	874.50
				7193.82	.00	.00	.00
							07-02-01 L
							347.34-AB
							347.34-AC
							347.34-AD
							347.34-AE
							347.34-AF
IR EFF		OLD	NEW	PRIN BAL	BATCH	EDIT-SEQ	293150
08-01	08-01	0.0823000	0.0801800	379,006.59			
PI EFF	08-01	0.00	0.00	379,006.59			
08-01	08-03	1 72 1	2720.70	786.20	379782.79	2532.40	874.50
				8168.12	.00	.00	.00
							08-03-01 L
							786.20-AB
							786.20-AC
							786.20-AD
							786.20-AE
							786.20-AF
IR EFF		OLD	NEW	PRIN BAL	BATCH	EDIT-SEQ	456127
09-01	09-01	0.0801800	0.0790200	379,792.79			
PI EFF	09-01	0.00	0.00	379,792.79			
09-01	08-31	1 72 1	2720.70	723.09	380515.88	2465.29	874.50
				8142.62	.00	.00	.00
							08-31-01 L
							723.09-AB
							723.09-AC
							723.09-AD
							723.09-AE
							723.09-AF
IR EFF		OLD	NEW	PRIN BAL	BATCH	EDIT-SEQ	215015
10-01	10-01	0.0790200	0.0759700	380,515.88			
PI EFF	10-01	0.00	0.00	380,515.88			

Dec-02-04 07:38am From-Washington Mutual

94143598437

T-400 P.019/029 F-191

5651.88 7

01-01	02-18	1	32	1	.00	.00	372463.97	.00	.00	372.12	.00	.00	.00	.00	87.32- 12
01-01	02-26	1	72	1	5000.00	.00	372463.97	.00	.00	372.12	.00	.00	.00	.00	5000.00 W 02-26-01 L
01-01	02-27	1	73	2	.00	979.93-	373443.90	3724.13	874.50	1346.62	.00	.00	.00	.00	BATCH 780 EDIT-SEQ 373989 ACTION 1216 2720.70-W 02-26-01 L 379.93-AB 379.93-AC 379.93-AE 379.93-AF
02-01	03-14	1	73	1	.00	.00	373443.90	.00	.00	372.12	.00	.00	.00	.00	BATCH 401 EDIT-SEQ 256177 373.443.90 373.443.90 1527.50 379.93-AB 379.93-AC 379.93-AE 379.93-AF
02-01	03-14	1	73	2	.00	.00	373443.90	.00	.00	372.12	.00	.00	.00	.00	BATCH 781 EDIT-SEQ 204622 379.93-AB 379.93-AC 379.93-AE 379.93-AF
02-01	04-13	1	47	1	.00	.00	373443.90	.00	.00	372.12	.00	.00	.00	.00	BATCH 850 EDIT-SEQ 583953 ACTION 0903 379.93-AB 379.93-AC 379.93-AE 379.93-AF
02-01	04-16	1	73	1	.00	1001.10-	374445.00	2717.30	874.50	3321.12	.00	.00	.00	.00	BATCH 415 EDIT-SEQ 164419 374.445.00 374.445.00 2321.12 379.93-AB 379.93-AC 379.93-AE 379.93-AF
03-01	04-18	1	32	3	.00	.00	374445.00	.00	.00	372.12	.00	.00	.00	.00	BATCH 402 EDIT-SEQ 394615 ACTION 1216 379.93-AB 379.93-AC 379.93-AE 379.93-AF
03-01	04-18	1	73	2	5827.35	.00	374445.00	.00	.00	372.12	.00	.00	.00	.00	BATCH 403 EDIT-SEQ 755037 379.93-AB 379.93-AC 379.93-AE 379.93-AF
03-01	04-20	1	73	1	.00	.00	374445.00	.00	.00	372.12	.00	.00	.00	.00	BATCH 404 EDIT-SEQ 755038 379.93-AB 379.93-AC 379.93-AE 379.93-AF
03-02	04-20	1	73	2	.00	.00	374445.00	.00	.00	372.12	.00	.00	.00	.00	BATCH 405 EDIT-SEQ 755039 379.93-AB 379.93-AC 379.93-AE 379.93-AF
03-01	04-20	1	73	3	.00	1002.23-	375447.23	2748.43	874.50	3295.62	.00	.00	.00	.00	BATCH 406 EDIT-SEQ 755040 379.93-AB 379.93-AC 379.93-AE 379.93-AF
04-01	04-20	1	73	5	.00	.00	375447.23	2748.43	874.50	3295.62	.00	.00	.00	.00	BATCH 407 EDIT-SEQ 755041 379.93-AB 379.93-AC 379.93-AE 379.93-AF

Dec-02-04 07:40am From-Washington Mutual

84142598437

T-400 P.020/029 F-131

ARM PLAN 0200
EMP 0 POF0

INJ 0011141143 AMI ESKANOS
MILE PINE TREE DR MIAMI BEACH FL 331403989

1ST MTGE PRIN 2ND MTGE PRIN REC-BAL REST ESC SUSPENSE ADV BAL REFL RES MOD BAL LC BAL INT DUE DUE DATE MOD PRT OP M
382,153.93 .00 .00 .00 .00 1,327.98 .00 .00 .00 .00 01-01-02 .00 00 0

P & I 1ST P&I 2ND CO TAX CITY TAX HAZ INS M I P LIEN RES A & E LIFE MISC REP RES TOT PAYMT INT RATE DT AM
1877.15 .00 831.08 .00 .01 .00 .00 .00 .00 0 .00 0 .00 0 .00 2351.88 .0571800 1 8
OWNER/SUBORT AET 143.41

1ST ORIG MTS 2ND ORIG MTS PRIN BAL REC INT DND CAP FLAG MTGR 555 DEF INT BAL PRINR YR SPD INT SPD INT INT GWN DRC
364,000 0 371,805.82 2 347 57 0618 19,791.81 0.00 0 0

ASSUM-OT XFER-DEAD PRA-SEC/EUM LIP PAYOFF FC-TAK-SW YE-ACC-RPT/DATE SALE-ID EXEMPT PLGO-LW RES-OPT CALG-METH ELOC AMPLCY CH/DT
5

PRI PERIOD 1090-DET-RIST POINTS-MAIN/RPTG YR SUBST-MICH-STNY DI-NCT-RPT-YR REAS CAUS RI-NDR-SW YST-DUR-DT RES STATE/CONSL DT
12 .00 11-99

10E CREDIT YTD/W-H SW/W-H BALANCE 10E CREDIT YTD/W-H SW/W-H BALANCE CONSTR CD NO FURGR FLAG/YR DRKPT-STAT LAST DEF DUE
.00 .00 .00 .00 11-29

REC CORP ADV BAL 3RD REC CORP ADV BAL FORECL REST CODE/REINSTATE DATE INIT ESC SINT CODE / DATE LOSS MTS STATUS/CONSL DATE
.00 .00 11-03-93

DUE PROC TP 5Q AMOUNT PRINCIPAL PRINCIPAL INTEREST ESCROW ESCROW ADVANCE STATUS STATUS UNPAID OTHER CPO
DATE DATE TR MO RECEIVED PAID BALANCE PAID PAID BALANCE BALANCE AMOUNT BALANCE INS-BAL AMOUNTS DCT
BAL-FWD -28-4 93 2 371505.92 371505.92 .00 .00 .00 .00 302.29 .00 .00
10-00 01-12 3 43 1 CHECK #175955 .00 371305.92 .00 8634.00- 5834.00- PAYEE CD 7003E .00 .00 1
12-00 01-16 1 61 1 5834.00 .00 371305.92 .00 8634.00- 5834.00- 6336.29 .00 .00 15.00- 11
12-00 01-16 1 62 2 .00 .00 371505.92 .00 .00 .00 6336.29 .00 .00 15.00- 11
12-00 02-02 1 47 1 .00 .00 371505.92 .00 .00 .00 6336.29 .00 .00 15.00- 11
12-00 03-02 1 47 2 .00 .00 371505.92 .00 .00 .00 6336.29 .00 .00 15.00- 11
12-00 02-02 1 74 2 .00 958.05- 372463.97 2704.25 874.41 874.41 6336.29 .00 .00 15.00- 11
12-00 03-02 1 68 4 .00 .00 372463.97 .00 874.41- .00 5461.88 .00 .00 15.00- 11
01-01 02-14 1 63 1 IN EFF 01-01 OLD .0073506 NEW .0073506 PRIN BAL 372,463.97
01-01 02-14 1 63 1 IN EFF 01-01 OLD 1,746.20 NEW 1,746.20 PRIN BAL 372,463.97
372463.97 .00 5834.00 5834.00 5461.88 .00 .00 15.00- 11
DESCRIPTION 70056 CANCELLATION
01-01 02-14 1 64 2 .00 .00 372463.97 .00 5461.88- 372.12 .00 .00 .00 15.00- 11
BATCH 275 EDIT-SEQ 197713

ESKANOS-00139

WAMU-00309

1470

T-400 P.021/029 F-191

11-24-80 L
 1049.70-AB
 1049.70-AC
 1049.70-AE
 1049.70-AF

BATCH 780 EDIT-SEQ 435694									
13-00	11-24	1 52	2	.00	.00	371505.92	.00	874.41-	.00
BATCH 780 EDIT-SEQ 435694									
MPL-ID REQ1									
371.41 V									
13-00	11-24	4 53	3	IX EFF	12-00	OLD	.0866208	NEW	.0872500
				FX EFF	12-00	OLD	1,624.34	NEW	1,746.28
13-00	11-24	1 72	4	2498.75		.00	371505.92	.00	.00
BATCH 780 EDIT-SEQ 435694									
MPL-ID REQ1									
2498.75 W									
11-24-00 L									
BATCH 780 EDIT-SEQ 435695 ACTION UNPR									
13-00	12-18	1 52	1	.00	.00	371505.92	.00	.00	.00
12-00	12-22	1 73	1	.00	.00	371505.92	.00	.00	.00
BATCH 780 EDIT-SEQ 435695									
MPL-ID REQ1									
371.41 V									
13-00	12-22	1 73	2	.00	.00	371505.92	.00	.00	.00
BATCH 780 EDIT-SEQ 435695									
MPL-ID REQ1									
371.41 V									
13-00	12-22	1 73	1	121.82	.00	371505.92	.00	.00	.00
BATCH 780 EDIT-SEQ 435695									
MPL-ID REQ1									
371.41 V									
BATCH 430 EDIT-SEQ 323860 ACTION 1905									
REQ-BY TOTALS 65,890.77 17,330.85 17,782.15 27,280.22-									

OTHER AMOUNT CODES:

[illegible]

Doc	Date	Time	From	Washington Mutual	94143598437	T-400	P.022/020	F-191						
08-00	07-24	1 53	2	IR EFF 08-00	OLD .0840300	NEW .0840300	PRIN BAL	367,506.55						
08-00	08-09	1 73	1	PI EFF 08-00	OLD 1,624.38	NEW 1,624.38	PRIN BAL	367,506.55						
08-00	08-09	1 73	1	2498.79	349.09-	368435.74	2575.47	874.41	8744.17	.00	.00	.00	.00	
BATCH 100 EDIT-SEQ 394998														
08-09-00	L	1	848.08-AB											
08-09-00	AB	1	848.08-AC											
08-09-00	AC	1	848.08-AD											
08-09-00	AD	1	848.08-AE											
08-09-00	AE	1	848.08-AF											
09-00	08-09	1 53	2	IR EFF 09-00	OLD .0840300	NEW .0840300	PRIN BAL	368,455.74						
09-00	09-18	1 72	1	PI EFF 09-00	OLD 1,624.38	NEW 1,624.38	PRIN BAL	368,455.74						
09-00	09-18	1 72	1	2498.79	983.37-	368435.11	2607.75	874.41	9618.58	.00	.00	.00	.00	
BATCH 43X EDIT-SEQ 238743														
09-18-00	L	1	983.37-AB											
09-18-00	AB	1	983.37-AC											
09-18-00	AC	1	983.37-AD											
09-18-00	AD	1	983.37-AE											
09-18-00	AE	1	983.37-AF											
10-00	09-18	1 53	2	IR EFF 10-00	OLD .0840300	NEW .0840300	PRIN BAL	369,439.11						
10-00	09-28	1 53	1	PI EFF 10-00	OLD 1,624.38	NEW 1,624.38	PRIN BAL	369,439.11						
10-00	09-28	1 53	1	2498.79	983.37-	368435.11	2607.75	874.41	9618.58	.00	.00	.00	.00	
BATCH 604 EDIT-SEQ 213165														
10-09-00	L	1	983.37 AB											
10-09-00	AB	1	983.37 AC											
10-09-00	AC	1	983.37 AD											
10-09-00	AD	1	983.37 AE											
10-09-00	AE	1	983.37 AF											
09-00	09-28	1 52	3	.00	.00	368435.74	.00	.00	8744.17	.00	.00	.00	.00	
09-00	09-02	1 72	1	.4997.58	983.37-	368435.11	2607.75	874.41	9618.58	.00	.00	.00	.00	
BATCH 120 EDIT-SEQ 250845														
MPL-ID REVI														
10-02-00	L	1	983.37 AB											
10-02-00	AB	1	983.37 AC											
10-02-00	AC	1	983.37 AD											
10-02-00	AD	1	983.37 AE											
10-02-00	AE	1	983.37 AF											
10-00	10-02	1 53	2	IR EFF 10-00	OLD .0840300	NEW .0840300	PRIN BAL	369,439.11						
10-00	10-02	1 72	3	PI EFF 10-00	OLD 1,624.38	NEW 1,624.38	PRIN BAL	369,439.11						
10-00	10-02	1 72	3	.00	1017.11-	370456.22	2641.49	874.41	10482.99	.00	.00	.00	.00	
BATCH 780 EDIT-SEQ 282951														
MPL-ID REVI														
10-02-00	L	1	983.37 AB											
10-02-00	AB	1	983.37 AC											
10-02-00	AC	1	983.37 AD											
10-02-00	AD	1	983.37 AE											
10-02-00	AE	1	983.37 AF											
17-00	10-02	1 53	4	IR EFF 11-00	OLD .0840300	NEW .0840300	PRIN BAL	370,456.22						
17-00	10-04	1 52	1	PI EFF 11-00	OLD 1,624.38	NEW 1,624.38	PRIN BAL	370,456.22						
18-00	10-04	1 52	1	CHECK #303134		547.00-	9945.99							
10-00	10-04	1 54	2	CHECK #303134		293.00-	9652.99							
11-00	11-08	1 12	1	CHECK #342579		11029.59-	1376.70-							
11-00	11-08	1 41	1	1376.70	.00	370456.22	.00	1376.70	.00	1376.70	.00	.00	.00	
BATCH 808 EDIT-SEQ 999999														
11-00	11-16	1 02	1	.00	.00	370456.22	.00	.00	.00	1376.70	.00	.00	.00	
11-00	11-24	1 72	1	1300.00	1049.79-	371605.92	2674.28	874.41	874.41	1376.70	.00	.00	.00	

Dec-02-04 07:40am From-Washington Mutual

94143598437

T-400 P.023/029 F-191

DATE	TIME	FROM	TO	AMOUNT	BALANCE	INTEREST	FEES	NOTES								
03-00	04-06	1	48	2	.00	.00	368280.95	.00	.00	5246.33	.00	.00	.00	.00	BATCH 830 EDIT-SEQ 264578 ACTION 0908	822.19 AC 822.19 AF
05-00	05-01	1	72	1	2498.78	822.19	368073.14	2498.37	871.41	8120.94	.00	.00	.00	.00	BATCH 830 EDIT-SEQ 264578	822.19 AC 822.19 AF
06-00	05-01	1	93	2	IR EFF 06-00 PT EFF 06-00	OLD .0003800 NEW .0015800	368073.14	1,624.38	1,624.38	6120.34	.00	.00	.00	.00	BATCH 780 EDIT-SEQ 218754	822.19 AC 822.19 AF
06-00	05-01	1	74	3	30.00	30.00	368073.14	.00	.00	6120.34	.00	.00	.00	.00	BATCH 780 EDIT-SEQ 218754	822.19 AC 822.19 AF
06-00	05-18	1	73	1	.00	.00	368073.14	.00	.00	6120.34	.00	.00	.00	.00	BATCH 780 EDIT-SEQ 218754	822.19 AC 822.19 AF
06-00	05-18	1	75	2	.00	273.30	365769.24	.00	.00	6120.34	.00	.00	.00	.00	BATCH 780 EDIT-SEQ 218754	822.19 AC 822.19 AF
06-00	06-01	1	72	1	2498.78	852.24	368631.48	2498.62	874.41	6995.15	.00	.00	.00	.00	BATCH 780 EDIT-SEQ 218754	822.19 AC 822.19 AF
07-00	06-01	1	93	2	IR EFF 07-00 PT EFF 07-00	OLD .0015800 NEW .0028000	368631.48	1,624.38	1,624.38	6995.15	.00	.00	.00	.00	BATCH 780 EDIT-SEQ 218754	822.19 AC 822.19 AF
07-00	06-01	1	75	3	30.00	30.00	368631.48	.00	.00	6995.15	.00	.00	.00	.00	BATCH 780 EDIT-SEQ 218754	822.19 AC 822.19 AF
07-00	07-17	1	52	1	.00	.00	368631.48	.00	.00	6995.15	.00	.00	.00	.00	BATCH 780 EDIT-SEQ 218754	822.19 AC 822.19 AF
07-00	07-04	1	72	1	2500.01	905.17	367506.65	2525.55	874.41	7849.76	.00	.00	.00	.00	BATCH 780 EDIT-SEQ 218754	822.19 AC 822.19 AF

Dec-02-04 07:41am From-Washington Mutual

94143588437

T-400 P.024/029 F-181

LN# 0033144148 AMT ESKANOS

END O POPO

DATE	DATE	TR	NO	AMOUNT RECEIVED	PRINCIPAL PAID	PRINCIPAL BALANCE	INTEREST PAID	ESCRON PAID	ESCRON BALANCE	ADVANCE BALANCE	STATUS AMOUNT	STATUS BALANCE	UNEARNED INT-BAL.	OTHER AMOUNTS DCT	CFD
05-00	03-06	1	72	7529.13	.00	365250.95	.00	.00	.00	2084.50	.00	.00	.00	2529.13 W	1
														03-06-00 L	
05-00	03-07	1	83	7513.00	.00	365250.95	.00	7513.00	7513.00	2084.50	.00	.00	.00	BATCH 780 EDIT-SEQ 235118 ACTION 1082	1
														03-07-00 L	
05-00	03-07	1	68	.00	.00	365250.95	.00	2084.50	2084.50	.00	.00	.00	.00	BATCH 785 EDIT-SEQ 011066	1
														2084.50 V	
00-00	03-13	5	07	CHECK 1036614	.00	365250.95	.00	181.97	2246.53	.00	.00	.00	.00	BATCH 785 EDIT-SEQ 011066	1
05-00	03-20	1	48	.00	.00	365250.95	.00	.00	2246.53	.00	.00	.00	.00	2529.13 W	1
														03-20-00 L	
05-00	03-20	1	73	2985.25	.00	365250.95	.00	.00	3246.53	.00	.00	.00	.00	BATCH 831 EDIT-SEQ 221922	1
														2985.25 W	
05-00	03-22	1	72	2529.13	.00	365250.95	.00	.00	3246.53	.00	.00	.00	.00	BATCH 481 EDIT-SEQ 211475 ACTION 1062	1
														2529.13 W	
														03-22-00 L	
05-00	03-22	4	93	2 IR EFF 05-00 OLD .0791200		.0791200	.00	.00	.00	365,250.95	.00	.00	.00	BATCH 804 EDIT-SEQ 331064 ACTION 1082	1
				PI EFF 03-00 QTD 1,624.38		1,624.38	.00	.00	.00	365,250.95	.00	.00	.00	2498.79 W	
05-00	03-23	1	73	.00	.00	365250.95	.00	2446.57	874.41	6120.94	.00	.00	.00	03-23-00 L	
														822.19-AB	
														822.19-AC	
														822.19-AE	
														822.19-AF	
06-00	03-30	1	75	.00	.00	3019.59	.00	.00	6120.94	.00	.00	.00	.00	BATCH 572 EDIT-SEQ 999999	1
														3019.59 W	
														03-30-00 L	
														3019.59 AB	
														3019.59 AC	
														3019.59 AE	
														3019.59 AF	
06-00	04-04	1	47	.00	.00	3019.59	.00	.00	6120.94	.00	.00	.00	.00	BATCH 410 EDIT-SEQ 278738	1
														3019.59-AB	
														3019.59-AC	
														3019.59-AE	
														3019.59-AF	
06-00	04-04	1	47	.00	.00	3019.59	.00	.00	6120.94	.00	.00	.00	.00	BATCH 810 EDIT-SEQ 264675 ACTION 0079	1
														3019.59 W	
05-00	04-04	1	47	.00	.00	3019.59	.00	.00	6120.94	.00	.00	.00	.00	BATCH 810 EDIT-SEQ 264675 ACTION 0908	1
														2498.79 W	
														822.19 AB	

ESKANOS-00143

WAMU-00313

1474

Doc-02-04	07:41am	From-Washington Mutual	94143598437	T-400	P.025/029	F-101
01-00 02-29 1 73 1	81.22	.00 362422.72	.00 .00	.00 5703.50	BATCH 470 EDIT-SEQ 216406	81.22 11
01-00 02-29-1 73 2	73.00	.00 362422.12	.00 .00	.00 5703.50	BATCH 470 EDIT-SEQ 216407	73.00 21
01-00 02-29 1 73 3	2522.13	863.83- 363007.95	2190.32 904.75	904.75 5703.50	BATCH 470 EDIT-SEQ 216408	02-29-00 1 863.83-AB 863.83-AC 863.83-AE 863.83-AF
01-00 02-29 1 68 4	.00	.00 363007.95	.00 904.75-	.00 4798.75	BATCH 470 EDIT-SEQ 216409	904.75 V
02-00 02-29 4 93 5	IR EFF 02-00	OLD .0750300	NEW .0766800	PRIN BAL 363,087.95	BATCH 470 EDIT-SEQ 216409	
02-00 02-29 4 93 6	PI EFF 02-00	OLD 1,624.38	NEW 1,624.38	PRIN BAL 363,087.95		
02-00 02-29 1 73 6	2522.13	895.75- 363783.70	2320.13 904.75	904.75 4798.75		02-29-00 1 895.75-AB 895.75-AC 895.75-AE 895.75-AF
02-00 02-29 1 68 7	.00	.00 363783.70	.00 904.75-	.00 3894.00	BATCH 470 EDIT-SEQ 216409	904.75 V
03-00 03-29 4 93 8	IR EFF 03-00	OLD .0766800	NEW .0777800	PRIN BAL 363,783.70	BATCH 470 EDIT-SEQ 216409	
03-00 03-29 4 93 9	PI EFF 03-00	OLD 1,624.38	NEW 1,624.38	PRIN BAL 363,783.70		
03-00 03-29 1 73 1	2522.13	733.54- 364517.24	2337.32 904.75	904.75 3894.00		03-01-00 1 733.54-AB 733.54-AC 733.54-AE 733.54-AF
03-00 03-01 1 68 2	.00	.00 364517.24	.00 904.75-	.00 2989.25	BATCH 780 EDIT-SEQ 185945	904.75 V
04-00 03-01 4 93 3	IR EFF 04-00	OLD .0777800	NEW .0791200	PRIN BAL 364,517.24	BATCH 780 EDIT-SEQ 185945	
04-00 03-01 4 93 4	PI EFF 04-00	OLD 1,624.38	NEW 1,624.38	PRIN BAL 364,517.24		
04-00 03-01 1 75 4	43.00	43.00 364472.24	.00 .00	.00 2989.25		03-01-00 1 43.00 AB 43.00 AC 43.00 AE 43.00 AF
04-00 03-06 1 72 1	2522.13	778.71- 365230.95	2403.09 904.75	904.75 2989.25	BATCH 780 EDIT-SEQ 185945	03-06-00 1 778.71-AB 778.71-AC 778.71-AE 778.71-AF
04-00 03-06 1 68 2	.00	.00 365230.95	.00 904.75-	.00 2084.50	BATCH 780 EDIT-SEQ 335117	904.75 V
					BATCH 780 EDIT-SEQ 335117	

Dec-02-04	07:41am	From-Washington Mutual	84143588437	T-400	P.026/029	F-137	
03-00	02-15	1 72 4	2529.13	732.49	364353.23	2336.87	564.75 4523.75
							BATCH 804 EDIT-SEQ 124155
							02-15-00 L
							732.49-AB
							732.49-AC
							732.49-AE
							732.49-AF
03-00	02-17	1 48 2	.00	732.49	363628.74	2336.87	504.75- 3619.00
							BATCH 804 EDIT-SEQ 124155
							732.49 AB
							732.49 AC
							70977 AD
							732.49 AE
							732.49 AF
03-00	02-17	1 48 2	.00	81.22	363701.96	.00	.00 3619.00
							BATCH 830 EDIT-SEQ 147226
							81.22-AB
							81.22-AC
							70977 AD
							81.22-AE
							81.22-AF
03-00	02-17	1 48 3	.00	.00	363701.96	.00	.00 3619.00
							BATCH 830 EDIT-SEQ 147226 ACTION 0075
							70977 AD
11-99	02-18	3 32 1					7513.00- 3894.00
03-00	02-22	1 61 1	CHECK 1003853	.00	363701.96	.00	3894.00
							BATCH 830 EDIT-SEQ 147226
							PAYEE CD 70035
03-00	02-24	4 93 1	TR EFF 03-00	OLD .0777800	NEW .0788500	PRIN BAL	363,701.96
			FI EFF 03-00	OLD 1,824.38	NEW 1,824.38	PRIN BAL	363,701.96
02-00	02-24	1 48 2	.00	695.23	363606.73	2319.61	504.75- 3894.00
							BATCH 814 EDIT-SEQ 999999
							695.23 AB
							695.23 AC
							70977 AD
							695.23 AE
							695.23 AF
02-00	02-24	1 52 3	.00	.00	363606.73	.00	.00 504.75- 3894.00
02-00	02-24	2 48 4	.00	81.22	363607.95	.00	.00 504.75- 3894.00
							BATCH 822 EDIT-SEQ 154915
							81.22- 11
							81.22-AB
							81.22-AC
							70961 AD
							81.22-AE
							81.22-AF
02-00	02-24	1 48 5	.00	.00	363607.95	.00	.00 504.75- 3894.00
							BATCH 822 EDIT-SEQ 154915 ACTION 0075
							70961 AD
03-00	02-24	4 93 6	TR EFF 02-00	OLD .0744800	NEW .0758300	PRIN BAL	363,087.95
			FI EFF 02-00	OLD 1,824.38	NEW 1,824.38	PRIN BAL	363,087.95
01-00	02-24	1 48 7	.00	665.83	362422.12	2336.21	504.75- 3894.00
							BATCH 823 EDIT-SEQ 154916
							665.83 AB
							665.83 AC
							70961 AD
							665.83 AE
							665.83 AF
01-00	02-25	1 61 1	1809.50	.00	362422.12	.00	1809.50 .00 3763.50
							BATCH 822 EDIT-SEQ 154916

Date-02-04 07:41am From-Washington Mutual

84143598437

T-400 P.027/020 F-101

03-00 02-03 1 47 2 .00 .04 363783.75 .00 .00 3619.00 .00 .00 .00 .00
BATCH 841 EDIT-SEQ 176211 ACTION 0075
81.22-AP
81.22-AP
81.22-W 1
03-00 02-03 4 93 3 IR EFF 03-00 OLD .0777800 NEW .0766800 PRIN BAL 363,783.70
PI EFF 03-00 OLD 1,624.38 NEW 1,624.38 PRIN BAL 363,783.70
03-00 02-03 1 47 2 .00 .04 363783.75 .00 .00 3619.00 .00 .00 .00 .00
BATCH 841 EDIT-SEQ 176211 ACTION 0075
81.22-W 1
2529.13 W
695.75 AB
695.75 AC
695.75 AE
695.75 AF
03-00 02-03 4 93 3 IR EFF 03-00 OLD .0766800 NEW .0766800 PRIN BAL 363,087.95
PI EFF 03-00 OLD 1,624.38 NEW 1,624.38 PRIN BAL 363,087.95
03-00 02-03 1 47 2 .00 .04 363087.95 .00 .00 3619.00 .00 .00 .00 .00
BATCH 841 EDIT-SEQ 174211 ACTION 0008
665.83 W
665.83 AC
70348 AD
665.83 AE
665.83 AF
03-00 02-10 1 73 1 .00 665.83 363087.95 2290.21 904.75 2714.25 .00 .00 .00 .00
BATCH 827 EDIT-SEQ 173711
2529.13-W 1
01-28-00 L
665.83-AB
665.83-AC
665.83-AE
665.83-AF
03-00 02-10 4 93 2 IR EFF 03-00 OLD .0758900 NEW .0766800 PRIN BAL 363,087.95
PI EFF 03-00 OLD 1,624.38 NEW 1,624.38 PRIN BAL 363,087.95
03-00 02-10 1 73 3 .00 81.22 363905.75 .00 .00 2714.25 .00 .00 .00 .00
BATCH 481 EDIT-SEQ 335997
81.22-W 1
01-28-00 L
81.22 AB
81.22 AC
81.22 AE
81.22 AF
03-00 02-15 1 72 1 2529.13 695.23 363701.96 2319.51 904.75 3619.00 .00 .00 .00 .00
BATCH 481 EDIT-SEQ 335997
02-15-00 L 1
695.23-AB
695.23-AC
695.23-AE
695.23-AF
03-00 02-15 4 93 2 IR EFF 03-00 OLD .0777800 NEW .0777800 PRIN BAL 363,701.96
PI EFF 03-00 OLD 1,624.38 NEW 1,624.38 PRIN BAL 363,701.96
03-00 03-15 1 75 3 81.22 81.22 363620.74 .00 .00 3619.00 .00 .00 .00 .00
BATCH 804 EDIT-SEQ 124155
02-15-00 L 1
81.22 AB
81.22 AC
81.22 AE
81.22 AF

T-400 P.028/029 F-191

ARM PLAN UGUM
EMP 0 POFU

LNT 0037144140 AMI 00000000

3122 FINE TREE DR

MIAMI BEACH

FN 333403529

[illegible]

OTHER
R-PIN
B-RCT
C-235
E-AM
A-AM
R-51
STAMP
FEP

1479



Litton Loan Servicing LP

A subsidiary of C-BASS

4828 Loop Central Drive
Houston, TX 77081-2226

Telephone 713 860 8676
Fax 713 866 8906

July 19, 2005

Ami Eskanos
C/O Attorney Danny Eskanos, 16870 Lovaca
Peyton, CO 80831

Loan No. 13859830

Dear Ami Eskanos

Enclosed is your check for \$3,127.51.

These funds are not sufficient to pay the full amount due on your loan at this time.

If you have any questions concerning this matter, please call us at the number below. This is an attempt to collect your loan and information obtained will be used for that purpose.

Sincerely,

Collection Department
(800) 999-8501



M & L ESKANOS
29 ALTA VISTA RD.
COLORADO SPRINGS, CO 80906-4202
719-475-8910
CELL-719-648-8874

INTERNATIONAL BANK OF ESKANOS
MERILL LYNCH
COLUMBUS, OHIO 43221
Acct Mgr: W. Lindsay
719-630-9018

2656
4/28/2005

PAY
TO THE
ORDER OF

WASHINGTON MUTUAL Loan #0033144148

**3,127.51

Three Thousand One Hundred Twenty-Seven and 51/100

Washington Mutual
PO Box 70308
Charlotte, NC 28272-0308

BegPrBl-\$376,422.71

Deposit P.D. Bank
Loan #33144148-3122 Pine Tree Dr., Miami FL 33140

M. L. Eskanos
AUTHORIZED SIGNATURE

002656 004000804 950121632411

ESKANOS-00160

WAMU-00330



1480



Litton Loan Servicing LP

A subsidiary of C-BASS

4828 Loop Central Drive
Houston, TX 77081-2226

Telephone 713 960 9676
Fax 713 966 8906

August 15, 2005

Ami Eskanos
C/O Attorney Danny Eskanos, 16870 Lovaca
Peyton, CO 80831

Loan No. 13859830
Dear: Ami Eskanos

Enclosed is your check for \$3,127.51.

These funds are not sufficient to pay the full amount due on your loan at this time.

If you have any questions concerning this matter, please call us at the number below. This is an attempt to collect your loan and information obtained will be used for that purpose.

Sincerely,

Collection Department
(800) 999-8501

430801



M & L ESKANOS
28 ALTA VISTA RD.
COLORADO SPRINGS, CO 80906-4202
719-475-8910
CELL-719-649-9874

72



INTERNATIONAL BANK OF ESKANOS
MERRILL LYNCH
COLUMBUS, OHIO 43271
Accounting: W. Lindsey
719-630-8018

2664

7/28/2005

PAY
TO THE
ORDER OF

Litton Loan Servicing LP

\$ 3,127.51

Three Thousand One Hundred Twenty-Seven and 51/100

Litton Loan Servicing
4828 Loop Central Drive
Houston, Texas 77081-2226

13859830

Loan #22144148-3122 Pine Tree Dr., Miami FL 33140

Ami Eskanos
AUTHORIZED SIGNATURE

⑈002664⑈ ⑆044000804⑆ 96012163241⑈

ESKANOS-00159

WAMU-00329

PLAINTIFF'S
EXHIBIT

6

1481



Litton Loan Servicing LP

A subsidiary of C-BASS

4828 Loop Central Drive
Houston, TX 77081-2226

Telephone 713 960 9676
Fax 713 966 8906

November 07, 2005

Ami Eskanos
C/O Attorney Danny Eskanos, 16870 Lovaca
Peyton, CO 80831

Loan No. 13859830
Dear: Ami Eskanos

Enclosed is your check for \$1,065.76.



These funds are not sufficient to pay the full amount due on your loan at this time.

If you have any questions concerning this matter, please call us at the number below. This is an attempt to collect your loan and information obtained will be used for that purpose.

Sincerely,

Collection Department
(800) 666-8504

499158243821 438157 NEW 11/03 813538903

499158243821 438157 NEW 11/03 813538903								
HOLD DOCUMENT UP TO THE LIGHT TO VIEW TRUE WATERMARK								
 Washington Mutual Bank One N.A. Delaware, OH 43015	WAMU WASHINGTON MUTUAL BANK (156) ESCROW DISBURSEMENT R94 5F% 0033144148 SRLIT 6000031584 56-1551 441							
FUNDS DISBURSED FROM SUSPENSE ACCOUNT One Thousand Sixty Five and 76/100 Dollars	<table border="1"><tr><td>CHECK NO.</td><td>MO/DAY/YR</td></tr><tr><td>003878156</td><td>10/26/2005</td></tr></table> <table border="1"><tr><td>AMOUNT</td></tr><tr><td>*****\$1,065.76</td></tr><tr><td>VOID IF NOT CASHED WITHIN 180 DAYS</td></tr></table>	CHECK NO.	MO/DAY/YR	003878156	10/26/2005	AMOUNT	*****\$1,065.76	VOID IF NOT CASHED WITHIN 180 DAYS
CHECK NO.	MO/DAY/YR							
003878156	10/26/2005							
AMOUNT								
*****\$1,065.76								
VOID IF NOT CASHED WITHIN 180 DAYS								
PAY TO THE ORDER OF	LITTON LOAN SERVICING LP 4828 LOOP CENTRAL DRIVE HOUSTON, TX 77081 13859830 AUTHORIZED SIGNATURE 							

⑈003878156⑈ ⑈04411551⑈ 6000031564⑈

ESKANOS-00161

WAMU-00331

PLAINTIFF'S
EXHIBIT

7

1482

IN THE CIRCUIT COURT OF THE 11th
JUDICIAL CIRCUIT OF FLORIDA, IN
AND FOR MIAMI-DADE COUNTY

WASHINGTON MUTUAL BANK, F.A.

Case #: 05-06570 CA 15

Plaintiff,

v.

AMIB. ESKANOS and BARRY B.
ESKANOS

Defendant

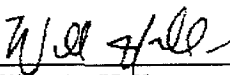
THE ORIGINAL FILED
ON SEP 15 2005

IN THE OFFICE OF
CIRCUIT COURT DADE CO. FL

NOTICE OF PRODUCTION FROM A NON-PARTY

TO: All parties on attached service list

YOU ARE NOTIFIED that after ten (10) days from the date of service of this notice, if no objection is received from any party, the undersigned will issue or will apply to the clerk of this court for issuance of the attached subpoena directed to **State Farm General Insurance Company, c/o Florida Insurance Commissioner, Chief Financial Officer, 200 East Gaines Street, Tallahassee, Florida 32399**, to produce the items listed at the time and place specified in the subpoena.



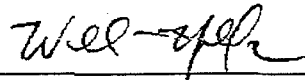
William P. Heller
Florida Bar No. 987263
e-mail: william.heller@akerman.com
AKERMAN SENTERFITT
Las Olas Centre II
350 East Las Olas Blvd., Suite 1600
Fort Lauderdale, Florida 33301
954-759-8945(ph)/954-463-2224 (fax)

Counsel for Washington Mutual Bank, F.A.



CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing was served by U.S. mail this 14th day of September, 2005 to: Danny E. Eskanos, Esq., Attorney for Ami B. Eskanos, Barry B. Eskanos and Eskanos Enterprises, 16870 Lovaca Drive, Peyton, CO 80831; and by U.S. Mail to: Washington Mutual Bank, FA, c/o President/Vice President/Chairman, 400 East Main Street, Stockton, CA 95202; David Cohen, 11720 Biscayne Blvd., Miami, Florida 33181; United States of America, c/o Grisel Alonso, Esq., 99 Northeast 4th Street, 3rd Floor, Miami, Florida 33132; State Farm Mutual Automobile Insurance Company, c/o Rick Wilson, 7401 Cypress Gardens Blvd., Winter Haven, Florida 33888; Unknown Parties in Possession #1, 3122 Pinetree Drive, Miami, Florida 33140 and Unknown Parties in Possession #2, 3122 Pinetree Drive, Miami, Florida 33140.



William P. Heller

IN THE CIRCUIT COURT OF THE 11th
JUDICIAL CIRCUIT OF FLORIDA, IN
AND FOR MIAMI-DADE COUNTY

WASHINGTON MUTUAL BANK, F.A.

Case #: 05-06570 CA 15

Plaintiff,

v.

AMI B. ESKANOS and BARRY B.
ESKANOS

Defendant

SUBPOENA DUCES TECUM WITHOUT DEPOSITION

TO: State Farm General Insurance Company
c/o Florida Insurance Commissioner
200 East Gaines Street
Tallahassee, Florida 32399

YOU ARE COMMANDED to appear at Akerman Senterfitt, 106 East College Avenue, Suite 1200, Tallahassee, Florida 32301, thirty (30) days from the date of service at 10:00 a.m. and to have with you at the time and place the following:

See Attached Exhibit "A"

These items will be inspected and may be copied at that time. You will not be required to surrender the original items. You may comply with this subpoena by providing legible copies of the items to be produced to the attorney whose name appears on this subpoena on or before the scheduled date of production. You may condition the preparation of the copies upon the payment in advance of the reasonable cost of preparation. You may mail or deliver the copies to the attorney whose name appears on this subpoena and thereby eliminate your appearance at the time and place specified above. You have the right to object to the

production pursuant to this subpoena at any time before production by giving written notice to the attorney whose name appears on this subpoena.

If you fail to:

1. appear as specified; or
2. furnish the records instead of appearing as provided above; or
3. object to this subpoena,

you may be in contempt of court. You are subpoenaed by the attorney whose name appears on this subpoena and unless excused from this subpoena by this attorney or the Court, you shall respond to this subpoena as directed.

DATED on September 13, 2005.

William P. Heller, Florida Bar No. 987263
e-mail: william.heller@akerman.com
Kimberly A. Leary, Florida Bar No. 596051
e-mail: kimberly.leary@akerman.com
AKERMAN SENTERFITT
350 East Las Olas Blvd., Suite 1600
Fort Lauderdale, Florida 33301
954-463-2700(ph)/954-463-2224 (fax)

Counsel for Washington Mutual Bank, F.A.

Exhibit "A"

DOCUMENT REQUESTS

1. All documents relating to the property described as Lot 3, Block 44, Orchard Subdivision No. 1, according to the Plat thereof, as recorded in Plat Book 6, Page 111, of the Public Records of Dade County, Florida and/or located at 3122 Pine Tree Drive, Miami Beach, FL 33140 including but not limited to, documents relating to insurance State Farm provided for this property on behalf of Ami Eskanos and/or Barry Eskanos or any other party.
2. All communications relating to the property described in Request No. 1.
3. All insurance policies relating to the property described in Request No. 1.
4. All proof of insurance coverage relating to the property described in Request No. 1.
5. All applications for insurance made by Ami Eskanos, Barry Eskanos, or for the property described in Request No. 1.
6. All documents relating to Ami Eskanos.
7. All documents relating to Barry Eskanos.
8. All communications between State Farm and Robert Nava and/or Robert Nava Insurance Agency.
9. All communications between State Farm and Ami Eskanos.
10. All communications between State Farm and Barry Eskanos.
11. All communications between State Farm and Washington Mutual Bank, F.A. concerning the property described in Request No. 1.
12. All communications between State Farm and Litton Loan Servicing, LP. concerning the property described in Request No. 1.
13. All communications between State Farm and any other individual or entity regarding the property described in Request No. 1.

Leary, Kimberly (ASSOC-FTL-LIT)

From: Robert Nava [robert.nava.a5ro@statefarm.com]
Sent: Wednesday, October 05, 2005 12:42 PM
To: Leary, Kimberly
Cc: Robert Nava
Subject: Eskanos, Ami B. and Barry B.

Kimberly,

Recently, I received confirmation from State Farm Insurance and Citizens of no findings of **hazard insurance** being issued on the above captioned insureds. However, There is one(1) flood policy in force with State Farm Insurance...98-sg-3627-0.

The property address researched was 3122 Pine Tree Drive, Miami Beach, FL 33140. There are no documents retained by the Robert Nava Insurance Agency, Inc.

If I can further assist you, please contact me.

Robert Nava
Robert Nava
Robert Nava State Farm Insurance Agency, Inc.
305.945.5004 (Ofc.)
305.947.9005 (Fax)

"Providing Insurance and Financial Services..."

IN THE CIRCUIT COURT OF THE 11TH JUDICIAL CIRCUIT OF FLORIDA,
IN AND FOR MIAMI-DADE COUNTY

WASHINGTON MUTUAL BANK, F.A.

Plaintiff,

CASE NO.: 05 06570-ca 15

vs.

AMI B. ESKANOS and
BARRY B. ESKANOS

Defendants.

RESPONSE TO SUBPOENA DUCES TECUM WITHOUT DEPOSITION

COMES NOW, STATE FARM GENERAL INSURANCE COMPANY, by and through its undersigned counsel, and responds to the Plaintiff's Subpoena Duces Tecum Without Deposition, served on October 18, 2005, as follows:

1. Please see Flood Policy No. 98-SG-3627-0.
2. Objection, this request seeks documents protected by the attorney-client and work product privilege. Without waiving the foregoing objection See response to Request No. 1.
3. See response to Request No. 1.
4. See response to Request No. 1.
5. See response to Request No. 1.
6. See response to Request No. 1.
7. Objection, this request is vague, overly broad, and ambiguous, furthermore, the request seeks documents protected by the attorney-client and work product privilege. Without waiving the foregoing objection, see response to Request No. 1.

8. Objection, this request is vague, overly broad, and ambiguous. Without waiving the foregoing objection, see response to Request No. 1.
9. See response to Request No. 1.
10. See response to Request No. 7.
11. See response to Request No. 1.
12. Objection, this request is vague, overly broad, and ambiguous, without waiving the foregoing objection, none.
13. Objection, as this request is vague, overly broad, and ambiguous.

BUTLER RAPPAS WEIHMULLER KATZ CRAIG LLP



LEWIS F. COLLINS, JR., ESQ.

Florida Bar No.: 267422

DAVID A. MERCER, ESQ.

Florida Bar No.: 156035

One Harbour Place, Suite 500

777 S. Harbour Island Boulevard

Tampa, Florida 33602

Telephone: (813) 281-1900

Facsimile: (813) 281-0900

Attorneys for State Farm General Insurance
Company

CERTIFICATE OF SERVICE

I certify that a copy hereof has been furnished to:

William P. Heller, Esq.
Akerman Senterfitt
350 East Las Olas Blvd., Suite 1600
Ft. Lauderdale, FL 33301

Kimberly A. Leary, Esq.
-Akerman Senterfitt
350 East Las Olas Blvd., Suite 1600
Ft. Lauderdale, FL 33301

by on November 17th, 2005.



DAVID A. MERCER, ESQ.



STATE FARM FIRE AND CASUALTY COMPANY
A Stock Company With Home Offices in Bloomington, Illinois

7401 CYPRESS GARDENS BLVD
WINTER HAVEN FL 33888-0007

Named Insured

2774 F606
ESKANOS, BARRY & AMI
3122 PINE TREE DR
MIAMI BEACH FL
33140-3929

DECLARATIONS PAGE CERTIFIED TRUE COPY

Policy Number 98-SG-3627-0

Policy Period: Effective Date **Expiration Date**
12 MONTHS 10-28-1999 10-28-2000

The policy period begins and ends at 12:01 AM
standard time at the residence premises.

LOAN # 0033144148
FIRST MORTGAGE

WASHINGTON MUTUAL BANK FA
ITS SUCCESSORS AND/OR ASSIGN
PO BOX 100564
FLORENCE SC
29501-0564

FOR QUESTIONS, PROBLEMS, OR TO OBTAIN
INFORMATION ABOUT COVERAGE 305-945-5004

FLOOD POLICY - DWELLING FORM

Issued pursuant to the National Flood Insurance Act of 1968 as amended and so administered by the Federal
Emergency Management Agency.

Location of Residence Premises
3122 PINE TREE DR
MIAMI BEACH FL
33140-3929

FLOOD HAZARD ZONE AE

Coverages & Property	Limits of Liability
A DWELLING	\$ 55000
B PERSONAL PROPERTY	\$ 15000
C	\$
D Increased Cost of Compliance	\$ *

See policy booklet for explanation of coverage.

Deductibles	
DWELLING	\$ 500
PERS PROPERTY	\$ 500

In case of loss under this policy, we cover only that
part of the loss over the deductible stated.

Forms, Options, and Endorsements

FLOOD POLICY DWELLING FORM	FP-7920.3
INCREASE COST OF COMPLIANCE	FE-8749
DEDUCTIBLE CHANGE	FE-8748

Coverage A - Inflation Coverage Index: 149.3

Coverage B - Consumer Price Index: 168.3

POLICY PREMIUM \$ 278

Discount Applied:
Community Rating 15%

***INCLUDES \$ 30 FEDERAL POLICY FEE**

Your policy consists of this page, any endorsements
and the policy form. PLEASE KEEP THESE TOGETHER.

P-7060.1C

SF 0001

4A

Prepared 10-29-2005

ROBERT NAVA INS AGENCY I
2774-F606

1492



STATE FARM-FIRE AND CASUALTY COMPANY
A Stock Company With Home Offices in Bloomington Illinois

7401 CYPRESS GARDENS BLVD
WINTER HAVEN FL 33888-0007

FIRST MORTGAGE

2774-F606

WASHINGTON MUTUAL BANK FA
ITS SUCCESSORS AND/OR ASSIGN
PO BOX 100564
FLORENCE SC
29501-0564

DECLARATIONS PAGE CERTIFIED TRUE COPY

Policy Number 98-SG-3627-0

Policy Period: Effective Date Expiration Date
12 MONTHS 10-28-1999 10-28-2000

The policy period begins and ends at 12:01 AM
standard time at the residence premises.

LOAN # 0033144148

Named Insured

ESKANOS, BARRY & AMI
3122 PINE TREE DR
MIAMI BEACH FL
33140-3929

FOR QUESTIONS, PROBLEMS, OR TO OBTAIN
INFORMATION ABOUT COVERAGE 305-945-5004

FLOOD POLICY - DWELLING FORM

Issued pursuant to the National Flood Insurance Act of 1968 as amended and so administered by the Federal
Emergency Management Agency.

Location of Residence Premises

3122 PINE TREE DR
MIAMI BEACH FL
33140-3929

FLOOD HAZARD ZONE AE

Coverages & Property

Limits of Liability

A DWELLING	\$	55000
B PERSONAL PROPERTY	\$	15000
C	\$	
D Increased Cost of Compliance	\$	*

*See policy booklet for explanation of coverage.

Deductibles

DWELLING	\$	500
PERS PROPERTY	\$	500

In case of loss under this policy, we cover only that
part of the loss over the deductible stated.

Forms, Options, and Endorsements:

FLOOD POLICY DWELLING FORM	FP-7920.3
INCREASE COST OF COMPLIANCE	FE-8749
DEDUCTIBLE CHANGE	FE-8748

Coverage A - Inflation Coverage Index: 149.3

Coverage B - Consumer Price Index: 168.3

POLICY PREMIUM \$ 278

Discount Applied:
Community Rating 15%

FOR QUESTIONS, PROBLEMS, OR TO OBTAIN

*INCLUDES \$ 30 FEDERAL POLICY FEE

Your policy consists of this page, any endorsements
and the policy form. PLEASE KEEP THESE TOGETHER.

P-7060.1C

MA

Prepared 10-29-2005

ROBERT NAVA INS AGENCY I
2774-F606

SF 0002

1493



STATE FARM FIRE AND CASUALTY COMPANY
A Stock Company With Home Offices in Bloomington Illinois

7401 CYPRESS GARDENS BLVD
WINTER HAVEN FL 33888-0007

Named Insured

2774 F606

ESKANOS, BARRY & AMI
3122 PINE TREE DR
MIAMI BEACH FL
33140-3929

DECLARATIONS PAGE CERTIFIED TRUE COPY

Policy Number 98-SG-3627-0

Policy Period: Effective Date 12 MONTHS
Expiration Date 10-28-2000 10-28-2001

The policy period begins and ends at 12:01 AM standard time at the residence premises.

LOAN # 0033144148
FIRST MORTGAGE

WASHINGTON MUTUAL BANK FA
ITS SUCCESSORS AND/OR ASSIGN
PO BOX 100564
FLORENCE SC
29501-0564

FOR QUESTIONS, PROBLEMS, OR TO OBTAIN
INFORMATION ABOUT COVERAGE 305-945-5004

FLOOD POLICY - DWELLING FORM

Issued pursuant to the National Flood Insurance Act of 1968 as amended and so administered by the Federal Emergency Management Agency.

Location of Residence Premises
3122 PINE TREE DR
MIAMI BEACH FL
33140-3929

FLOOD HAZARD ZONE AE

Coverages & Property	Limits of Liability
A DWELLING	\$ 56200
B PERSONAL PROPERTY	\$ 15400
C	\$
D Increased Cost of Compliance	\$ *

*See policy booklet for explanation of coverage.

Deductibles	
DWELLING	\$ 500
PERS PROPERTY	\$ 500

In case of loss under this policy, we cover only that part of the loss over the deductible stated.

Forms, Options, and Endorsements

FLOOD POLICY DWELLING FORM FP-7920.3
INCREASE COST OF COMPLIANCE FE-8749
DEDUCTIBLE CHANGE FE-8748

Coverage A - Inflation Coverage Index: 152.2

Coverage B - Consumer Price Index: 172.3

POLICY PREMIUM \$ 293

Discount Applied:
Community Rating 15%

*INCLUDES \$ 30 FEDERAL POLICY FEE

Your policy consists of this page, any endorsements and the policy form. PLEASE KEEP THESE TOGETHER.

FP-7060.1C

MA

Prepared 10-29-2005

ROBERT NAVA INS AGENCY I
2774-F606

SF 0003

1494



STATE FARM FIRE AND CASUALTY COMPANY
A Stock Company With Home Offices in Bloomington Illinois

7401 CYPRESS GARDENS BLVD
WINTER HAVEN FL 33888-0007

FIRST MORTGAGE

2774 F606

WASHINGTON MUTUAL BANK FA
ITS SUCCESSORS AND/OR ASSIGN
PO BOX 100564
FLORENCE SC
29501-0564

DECLARATIONS PAGE CERTIFIED TRUE COPY

Policy Number 98-SG-3627-0

Policy Period: Effective Date Expiration Date
12 MONTHS 10-28-2000 10-28-2001

The policy period begins and ends at 12:01 AM
standard time at the residence premises.

LOAN # 0033144148
Named Insured

ESKANOS, BARRY & AMI
3122 PINE TREE DR
MIAMI BEACH FL
33140-3929

FOR QUESTIONS, PROBLEMS, OR TO OBTAIN
INFORMATION ABOUT COVERAGE 305-945-5004

FLOOD POLICY - DWELLING FORM

Issued pursuant to the National Flood Insurance Act of 1968 as amended and so administered by the Federal
Emergency Management Agency.

Location of Residence Premises
3122 PINE TREE DR
MIAMI BEACH FL
33140-3929

FLOOD HAZARD ZONE AE

Coverages & Property	Limits of Liability
A DWELLING	\$ 56200
B PERSONAL PROPERTY	\$ 15400
C	\$
D Increased Cost of Compliance	\$ *

*See policy booklet for explanation of coverage.

Deductibles	
DWELLING	\$ 500
PERS PROPERTY	\$ 500

In case of loss under this policy, we cover only that
part of the loss over the deductible stated.

Forms, Options, and Endorsements

FLOOD POLICY DWELLING FORM	FP-7920.3
INCREASE COST OF COMPLIANCE	FE-8749
DEDUCTIBLE CHANGE	FE-8748

Coverage A - Inflation Coverage Index: 152.2

Coverage B - Consumer Price Index: 172.3

POLICY PREMIUM \$ 293

Discount Applied:
Community Rating 15%

FOR QUESTIONS, PROBLEMS, OR TO OBTAIN

*INCLUDES \$ 30 FEDERAL POLICY FEE

Your policy consists of this page, any endorsements
and the policy form. PLEASE KEEP THESE TOGETHER.

FP-7060.1C

MA Prepared 10-29-2005

ROBERT NAVA INS AGENCY I
2774-F606

SF 0004

1495



STATE FARM FIRE AND CASUALTY COMPANY
A Stock Company With Home Offices in Bloomington Illinois

7401 CYPRESS GARDENS BLVD
WINTER HAVEN FL 33888-0007

Named Insured

2774 F606

ESKANOS, BARRY & AMI
3122 PINE TREE DR
MIAMI BEACH FL
33140-3929

DECLARATION PAGE CERTIFIED TRUE COPY

Policy Number 98-SG-3627-0

Policy Period: Effective Date Expiration Date
12 MONTHS 10-28-2001 10-28-2002

The policy period begins and ends at 12:01 AM
standard time at the residence premises.

LOAN # 0033144148
FIRST MORTGAGE

WASHINGTON MUTUAL BANK FA
ITS SUCCESSORS AND/OR ASSIGNS
PO BOX 100564
FLORENCE SC
29501-0564

FOR QUESTIONS, PROBLEMS, OR TO OBTAIN
INFORMATION ABOUT COVERAGE 305-945-5004

FLOOD POLICY - DWELLING FORM

Issued pursuant to the National Flood Insurance Act of 1968 as amended and so administered by the Federal
Emergency Management Agency.

Location of Residence Premises
3122 PINE TREE DR
MIAMI BEACH FL
33140-3929

FLOOD HAZARD ZONE AE

Coverages & Property	Limits of Liability
A DWELLING	\$ 57400
B PERSONAL PROPERTY	\$ 16000
C	\$
D Increased Cost of Compliance	\$ *

*See policy booklet for explanation of coverage.

Deductibles	
DWELLING	\$ 500
PERS PROPERTY	\$ 500

In case of loss under this policy, we cover only that
part of the loss over the deductible stated.

Forms, Options, and Endorsements

FLOOD POLICY DWELLING FORM FP-7920.4

Coverage A - Inflation Coverage Index: 155.3

Coverage B - Consumer Price Index: 178.0

POLICY PREMIUM \$ 300

Discount Applied:
Community Rating 20%

*INCLUDES \$ 30 FEDERAL POLICY FEE

Your policy consists of this page, any endorsements
and the policy form. PLEASE KEEP THESE TOGETHER.

FP-7060.1C

SF 0005

MA Prepared 10-29-2005

ROBERT NAVA INS AGENCY I
2774-F606

1496



STATE FARM FIRE AND CASUALTY COMPANY
A Stock Company With Home Offices in Bloomington Illinois

7401 CYPRESS GARDENS BLVD
WINTER HAVEN FL 33888-0007

FIRST MORTGAGE

2774 F606

WASHINGTON MUTUAL BANK FA
ITS SUCCESSORS AND/OR ASSIGN
PO BOX 100564
FLORENCE SC
29501-0564

DECLARATIONS PAGE CERTIFIED TRUE COPY

Policy Number	98-SG-3627-0	
Policy Period:	Effective Date	Expiration Date
12 MONTHS	10-28-2001	10-28-2002
The policy period begins and ends at 12:01 AM standard time at the residence premises.		

LOAN # 0033144148
Named Insured

ESKANOS, BARRY & AMI
3122 PINE TREE DR
MIAMI BEACH FL
33140-3929

FOR QUESTIONS, PROBLEMS, OR TO OBTAIN
INFORMATION ABOUT COVERAGE 305-945-5004

FLOOD POLICY - DWELLING FORM

Issued pursuant to the National Flood Insurance Act of 1968 as amended and so administered by the Federal Emergency Management Agency.

Location of Residence Premises 3122 PINE TREE DR MIAMI BEACH FL 33140-3929		
FLOOD HAZARD ZONE AE		
Coverages & Property	Limits of Liability	
A DWELLING	\$ 57400	
B PERSONAL PROPERTY	\$ 16000	
C	\$	
D Increased Cost of Compliance	\$ *	
*See policy booklet for explanation of coverage.		
Deductibles		
DWELLING	\$ 500	
PERS PROPERTY	\$ 500	
In case of loss under this policy, we cover only that part of the loss over the deductible stated.		
Coverage A - Inflation Coverage Index:	155.3	
Coverage B - Consumer Price Index:	178.0	
Forms, Options, and Endorsements	POLICY PREMIUM	\$ 300
FLOOD POLICY DWELLING FORM	FP-7920.4	
	Discount Applied: Community Rating 20%	
FOR QUESTIONS, PROBLEMS, OR TO OBTAIN		
*INCLUDES \$ 30 FEDERAL POLICY FEE		

Your policy consists of this page, any endorsements and the policy form. PLEASE KEEP THESE TOGETHER.

FP-7060.1C

MA

Prepared 10-29-2005

ROBERT NAVA INS AGENCY I
2774-F606

SF 0006

1497



STATE FARM FIRE AND CASUALTY COMPANY
A Stock Company With Home Office in Bloomington Illinois

7401 CYPRESS GARDENS BLVD
WINTER HAVEN FL 33888-0007

Named Insured

2774 F606

ESKANOS, BARRY & AMI
3122 PINE TREE DR
MIAMI BEACH FL
33140-3929

DECLARATIONS PAGE CERTIFIED TRUE COPY

Policy Number 98-SG-3627-0

Policy Period: Effective Date Expiration Date
12 MONTHS 10-28-2002 10-28-2003

The policy period begins and ends at 12:01 AM
standard time at the residence premises.

LOAN # 0033144148
FIRST MORTGAGE

WASHINGTON MUTUAL BANK FA
ITS SUCCESSORS AND/OR ASSIGN
PO BOX 100564
FLORENCE SC
29501-0564

FOR QUESTIONS, PROBLEMS, OR TO OBTAIN
INFORMATION ABOUT COVERAGE 305-945-5004

FLOOD POLICY - DWELLING FORM

Issued pursuant to the National Flood Insurance Act of 1968 as amended and so administered by the Federal
Emergency Management Agency.

Location of Residence Premises
3122 PINE TREE DR
MIAMI BEACH FL
33140-3929

FLOOD HAZARD ZONE AE

Coverages & Property	Limits of Liability
1 DWELLING	\$ 59300
3 PERSONAL PROPERTY	\$ 16200
2	\$
0 Increased Cost of Compliance	\$ *

See policy booklet for explanation of coverage.

Deductibles	
DWELLING	\$ 500
PERS PROPERTY	\$ 500

In case of loss under this policy, we cover only that
part of the loss over the deductible stated.

Forms, Options, and Endorsements

FLOOD POLICY DWELLING FORM FP-7920.4

Coverage A - Inflation Coverage Index: 160.4

Coverage B - Consumer Price Index: 180.1

POLICY PREMIUM \$ 316

Discount Applied:
Community Rating 20%

*INCLUDES \$ 30 FEDERAL POLICY FEE

Your policy consists of this page, any endorsements
and the policy form. PLEASE KEEP THESE TOGETHER.

FP-7060.1C

SF 0007

MA Prepared 10-29-2005

ROBERT NAVA INS AGENCY I
2774-F606

1498



STATE FARM FIRE AND CASUALTY COMPANY
A Stock Company With Home Offices in Bloomington Illinois

7401 CYPRESS-GARDENS BLVD
WINTER HAVEN FL 33888-0007

FIRST MORTGAGE

2774 F606

WASHINGTON MUTUAL BANK FA
ITS SUCCESSORS AND/OR ASSIGN
PO BOX 100564
FLORENCE SC
29501-0564

DECLARATIONS PAGE CERTIFIED TRUE COPY

Policy Number 98-SG-3627-0

Policy Period: Effective Date Expiration Date
12 MONTHS 10-28-2002 10-28-2003

The policy period begins and ends at 12:01 AM
standard time at the residence premises.

LOAN # 0033144148

Named Insured

ESKANOS, BARRY & AMI
3122 PINE TREE DR
MIAMI BEACH FL
33140-3929

FOR QUESTIONS, PROBLEMS, OR TO OBTAIN
INFORMATION ABOUT COVERAGE 305-945-5004

FLOOD POLICY - DWELLING FORM

Issued pursuant to the National Flood Insurance Act of 1968 as amended and so administered by the Federal
Emergency Management Agency.

Location of Residence Premises
3122 PINE TREE DR
MIAMI BEACH FL
33140-3929

FLOOD HAZARD ZONE AE

Coverages & Property	Limits of Liability
A DWELLING	\$ 59300
B PERSONAL PROPERTY	\$ 16200
C	\$
D Increased Cost of Compliance	\$ *

*See policy booklet for explanation of coverage.

Deductibles	
DWELLING	\$ 500
PERS PROPERTY	\$ 500

In case of loss under this policy, we cover only that
part of the loss over the deductible stated.

Coverage A - Inflation Coverage Index: 160.4

Coverage B - Consumer Price Index: 180.1

Forms, Options, and Endorsements

FLOOD POLICY DWELLING FORM FP-7920.4

POLICY PREMIUM \$ 316

Discount Applied:
Community Rating 20%

FOR QUESTIONS, PROBLEMS, OR TO OBTAIN

*INCLUDES \$ 30 FEDERAL POLICY FEE

Your policy consists of this page, any endorsements
and the policy form. PLEASE KEEP THESE TOGETHER.

FP-7060.1C

SF 0008

MA Prepared 10-29-2005

ROBERT NAVA INS AGENCY I
2774-F606

1499



STATE FARM FIRE AND CASUALTY COMPANY
A Stock Company With Home Offices in Bloomington, Illinois

7401 CYPRESS GARDENS BLVD
WINTER HAVEN FL 33888-0007

Named Insured

2774 F606
ESKANOS, BARRY & AMI
3122 PINE TREE DR
MIAMI BEACH FL
33140-3929

DECLARATIONS PAGE CERTIFIED TRUE COPY

Policy Number	98-SG-3627-0
Policy Period: Effective Date	Expiration Date
12 MONTHS 10-28-2003	10-28-2004
The policy period begins and ends at 12:01 AM standard time at the residence premises.	

LOAN # 0033144148
FIRST MORTGAGE

WASHINGTON MUTUAL BANK FA
ITS SUCCESSORS AND/OR ASSIGN
PO BOX 100564
FLORENCE SC
29501-0564

FOR QUESTIONS, PROBLEMS, OR TO OBTAIN
INFORMATION ABOUT COVERAGE 305-945-5004

FLOOD POLICY - DWELLING FORM

Issued pursuant to the National Flood Insurance Act of 1968 as amended and so administered by the Federal Emergency Management Agency.

Location of Residence Premises
3122 PINE TREE DR
MIAMI BEACH FL
33140-3929

FLOOD HAZARD ZONE AE

Coverages & Property	Limits of Liability
A DWELLING	\$ 62600
B PERSONAL PROPERTY	\$ 16600
C	\$
D Increased Cost of Compliance	\$ *

*See policy booklet for explanation of coverage.

Deductibles	
DWELLING	\$ 500
PERS PROPERTY	\$ 500

In case of loss under this policy, we cover only that part of the loss over the deductible stated.

Forms, Options, and Endorsements

FLOOD POLICY DWELLING FORM FP-7920.4
INCREASE COST OF COMPLIANCE FE-8746

Coverage A - Inflation Coverage Index: 169.3
Coverage B - Consumer Price Index: 184.2

POLICY PREMIUM \$ 321

Discount Applied:
Community Rating 25%

*INCLUDES \$ 30 FEDERAL POLICY FEE

Your policy consists of this page, any endorsements and the policy form. PLEASE KEEP THESE TOGETHER.

FP-7060.1C

MA

Prepared 10-29-2005

ROBERT NAVA INS AGENCY I
2774-F606

SF 0009

1500



STATE FARM FIRE AND CASUALTY COMPANY
A Stock Company With Home Office in Bloomington Illinois

7401 CYPRESS GARDENS BLVD
WINTER HAVEN FL 33888-0007

FIRST MORTGAGE

2774 F606

WASHINGTON MUTUAL BANK FA
ITS SUCCESSORS AND/OR ASSIGN
PO BOX 100564
FLORENCE SC
29501-0564

DECLARATIONS PAGE CERTIFIED TRUE COPY

Policy Number 98-SG-3627-0

Policy Period: Effective Date Expiration Date
12 MONTHS 10-28-2003 10-28-2004

The policy period begins and ends at 12:01 AM
standard time at the residence premises.

LOAN # 0033144148
Named Insured

ESKANOS, BARRY & AMI
3122 PINE TREE DR
MIAMI BEACH FL
33140-3929

FOR QUESTIONS, PROBLEMS, OR TO OBTAIN
INFORMATION ABOUT COVERAGE 305-945-5004

FLOOD POLICY - DWELLING FORM

Issued pursuant to the National Flood Insurance Act of 1968 as amended and so administered by the Federal
Emergency Management Agency.

Location of Residence Premises
3122 PINE TREE DR
MIAMI BEACH FL
33140-3929

FLOOD HAZARD ZONE AE

Coverages & Property	Limits of Liability
A DWELLING	\$ 62600
B PERSONAL PROPERTY	\$ 16600
C	\$
D Increased Cost of Compliance	\$ *

*See policy booklet for explanation of coverage.

Deductibles	
DWELLING	\$ 500
PERS PROPERTY	\$ 500

In case of loss under this policy, we cover only that
part of the loss over the deductible stated.

Forms, Options, and Endorsements

FLOOD POLICY DWELLING FORM FP-7920.4
INCREASE COST OF COMPLIANCE FE-8746

Coverage A - Inflation Coverage Index: 169.3
Coverage B - Consumer Price Index: 184.2

POLICY PREMIUM \$ 321

Discount Applied:
Community Rating 25%

FOR QUESTIONS, PROBLEMS, OR TO OBTAIN

*INCLUDES \$ 30 FEDERAL POLICY FEE

Your policy consists of this page, any endorsements
and the policy form. PLEASE KEEP THESE TOGETHER.

*P-7060.1C

MA Prepared 10-29-2005

ROBERT NAVA INS AGENCY I
2774-F606

SF 0010

1501



STATE FARM FIRE AND CASUALTY COMPANY
A Stock Company With Home Offices in Bloomington Illinois

7401 CYPRESS GARDENS BLVD
WINTER HAVEN FL 33888-0007

Named Insured

2774 F606

ESKANOS, BARRY & AMI
3122 PINE TREE DR
MIAMI BEACH FL
33140-3929

DECLARATIONS PAGE CERTIFIED TRUE COPY

Policy Number 98-SG-3627-0

Policy Period: Effective Date 12 MONTHS
Expiration Date 10-28-2004 10-28-2005

The policy period begins and ends at 12:01 AM standard time at the residence premises.

LOAN # 0033144148
FIRST MORTGAGE

WASHINGTON MUTUAL BANK FA
ITS SUCCESSORS AND/OR ASSIGN
PO BOX 100564
FLORENCE SC
29501-0564

FOR QUESTIONS, PROBLEMS, OR TO OBTAIN
INFORMATION ABOUT COVERAGE 305-945-5004

FLOOD POLICY - DWELLING FORM

Issued pursuant to the National Flood Insurance Act of 1968 as amended and so administered by the Federal Emergency Management Agency.

Location of Residence Premises
3122 PINE TREE DR
MIAMI BEACH FL
33140-3929

FLOOD HAZARD ZONE AE

Coverages & Property	Limits of Liability
A DWELLING	\$ 68100
B PERSONAL PROPERTY	\$ 17100
C	\$
D Increased Cost of Compliance	\$ *

*See policy booklet for explanation of coverage.

Deductibles	
DWELLING	\$ 500
PERS PROPERTY	\$ 500

In case of loss under this policy, we cover only that part of the loss over the deductible stated.

Forms, Options, and Endorsements

FLOOD POLICY DWELLING FORM	FP-7920.4
INCREASE COST OF COMPLIANCE	FE-8746

Coverage A - Inflation Coverage Index: 184.0

Coverage B - Consumer Price Index: 189.7

POLICY PREMIUM \$ 342

Discount Applied:
Community Rating 25%

*INCLUDES \$ 30 FEDERAL POLICY FEE

Your policy consists of this page, any endorsements and the policy form. PLEASE KEEP THESE TOGETHER.

FP-7060.1C

MA

Prepared 10-29-2005

ROBERT NAVA INS AGENCY I
2774-F606

SF 0011

1502



STATE FARM FIRE AND CASUALTY COMPANY
A Stock Company With Home Offices in Bloomington Illinois

7401 CYPRESS GARDENS BLVD
WINTER HAVEN FL 33888-0007

FIRST MORTGAGE

2774 F606

WASHINGTON MUTUAL BANK FA
ITS SUCCESSORS AND/OR ASSIGN
PO BOX 100564
FLORENCE SC
29501-0564

DECLARATIONS PAGE CERTIFIED TRUE COPY

Policy Number 98-SG-3627-0

Policy Period: Effective Date Expiration Date
12 MONTHS 10-28-2004 10-28-2005

The policy period begins and ends at 12:01 AM
standard time at the residence premises.

LOAN # 0033144148

Named Insured

ESKANOS, BARRY & AMI
3122 PINE TREE DR
MIAMI BEACH FL
33140-3929

FOR QUESTIONS, PROBLEMS, OR TO OBTAIN
INFORMATION ABOUT COVERAGE 305-945-5004

FLOOD POLICY - DWELLING FORM

Issued pursuant to the National Flood Insurance Act of 1968 as amended and so administered by the Federal
Emergency Management Agency.

Location of Residence Premises
3122 PINE TREE DR
MIAMI BEACH FL
33140-3929

FLOOD HAZARD ZONE AE

Coverages & Property	Limits of Liability
A DWELLING	\$ 68100
B PERSONAL PROPERTY	\$ 17100
C	\$
D Increased Cost of Compliance	\$ *

*See policy booklet for explanation of coverage.

Deductibles	
DWELLING	\$ 500
PERS PROPERTY	\$ 500

In case of loss under this policy, we cover only that
part of the loss over the deductible stated.

Forms, Options, and Endorsements

FLOOD POLICY DWELLING FORM	FP-7920.4
INCREASE COST OF COMPLIANCE	FE-8746

Coverage A - Inflation Coverage Index: 184.0

Coverage B - Consumer Price Index: 189.7

POLICY PREMIUM \$ 342

Discount Applied:
Community Rating 25%

FOR QUESTIONS, PROBLEMS, OR TO OBTAIN

*INCLUDES \$ 30 FEDERAL POLICY FEE

Your policy consists of this page, any endorsements
and the policy form. PLEASE KEEP THESE TOGETHER.

FP-7060.1C

SF 0012

MA Prepared 10-29-2005

ROBERT NAVA INS AGENCY I
2774-F606

1563

THIS ENDORSEMENT CHANGES THE POLICY, PLEASE READ CAREFULLY.

STANDARD FLOOD INSURANCE POLICY

ENDORSEMENT NUMBER ONE

This Endorsement modifies Article 4 of the Dwelling, General Property, and Residential Condominium Building Association Policies.

ARTICLE 4 - COVERAGE D

COVERAGE D - INCREASED COST OF COMPLIANCE

Increased Cost of Compliance coverage (Coverage D) is for the consequential loss brought on by a floodplain management ordinance or law affecting repair and reconstruction involving elevation, floodproofing, relocation, or demolition (or any combination thereof) of a structure, after a direct loss caused by a "flood" as defined by this policy. (Floodproofing activities eligible for Coverage D and referred to hereafter in this policy are limited to residential structures with basements that satisfy the criteria of 44 CFR 60.6 (b) or (c) and to nonresidential structures.)

The limit of liability under this Coverage D (Increased Cost of Compliance) is \$15,000. This coverage is only applicable to policies with building coverage (Coverage A) and is in addition to the building limit you selected on your application and appears on the Declaration Page. No separate deductible applies. The maximum amount collectible under this policy for both Coverage A (Building Property) and Coverage D (Increased Cost of Compliance), however, cannot exceed the maximum permitted under the Act.

ELIGIBILITY

A structure covered under Coverage A - Building Property sustaining a loss caused by a "flood" as defined by this policy must:

1. be a structure that is a repetitive loss structure. A "repetitive loss structure" means a structure, covered by a contract for flood insurance issued pursuant to the Act, that has incurred flood-related damage on 2 occasions during a 10-year period ending on the date of the event for which a second claim is made, in which the cost of repairing

the flood damage, on the average, equaled or exceeded 25% of the market value of the structure at the time of each such flood event. In addition to the current claim, the National Flood Insurance Program (NFIP) must have paid the previous qualifying claim, and the State or community must have a cumulative, substantial damage provision or repetitive loss provision in its floodplain management law or ordinance being enforced against the structure, or

2. be a structure that has had flood damage in which the cost to repair equals or exceeds 50% of the market value of the structure at the time of the flood event. The State or community must have a substantial damage provision in its floodplain management law or ordinance being enforced against the structure.

This Coverage D will not pay for Increased Cost of Compliance to meet State or community floodplain management laws or ordinances which exceed the minimum criteria at 44 CFR 60.3, except as provided in 1. above or a. or b. as follows:

a. elevation or floodproofing in any risk zone to preliminary or advisory base flood elevations provided by FEMA which the State or local government has adopted and is enforcing for flood-damaged structures in such areas. (This includes compliance activities in B, C, X, or D zones which are being changed to zones with base flood elevations. This also includes compliance activities in zones where base flood elevations are being increased, and a flood-damaged structure must comply with the higher advisory base flood elevation.) Increased Cost of Compliance coverage does not respond to situations in B, C, X, or D

(CONTINUED)

SF 0013

1504

zones where the community has derived its own elevations and is enforcing elevation or floodproofing requirements for flood-damaged structures to elevations derived solely by the community.

b. elevation or floodproofing above the base flood elevation to meet State or local "free-board" requirements, i.e., that a structure must be elevated above the base flood elevation.

Under the minimum NFIP criteria at 44 CFR 60.3 (b)(4), States and communities must require the elevation or floodproofing of structures in unnumbered A zones to the base flood elevation where elevation data is obtained from a Federal, State, or other source. Such compliance activities are also eligible for this Coverage D.

This coverage will also pay for the incremental cost, after demolition or relocation, of elevating or floodproofing a structure during its rebuilding at the same or another site to meet State or local floodplain management laws or ordinances, subject to Exclusion (7).

This coverage will also pay to bring a flood-damaged structure into compliance with State or local floodplain management laws or ordinances even if the structure had received a variance prior to the present loss from the applicable floodplain management requirements.

CONDITIONS

1. When a structure covered under Coverage A - Building Property sustains a loss caused by a "flood" as defined by this policy, our payment for the loss under this Coverage D will be for the increased cost to elevate, floodproof, relocate, demolish, or any combination thereof, caused by enforcement of current State or local floodplain management ordinances or laws. Our payment for eligible demolition activities will be for the cost to demolish and clear the site of the building or a portion thereof caused by enforcement of current State or local floodplain management ordinances or laws. Eligible activities for the cost of clearing the site will include those necessary to discontinue utility service to the site and ensure proper abandonment of on-site utilities.

2. When the building is repaired or rebuilt, it must be intended for the same occupancy as the

present building unless otherwise required by current floodplain management ordinances or laws.

EXCLUSIONS

Under this Coverage D (Increased Cost of Compliance) we will not pay for:

(1) The cost associated with enforcement of any floodplain management ordinance or law in communities participating in the Emergency Program.

(2) The cost associated with enforcement of any ordinance or law that requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants. Pollutants include but are not limited to any solid, liquid, gaseous, or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acid, alkalis, chemicals, and waste. Waste includes but is not limited to materials to be recycled, reconditioned, or reclaimed.

(3) The loss in value to any covered building or other structure due to the requirements of any ordinance or law.

(4) The loss in residual value of the undamaged portion of a building demolished as a consequence of enforcement of any State or local floodplain management law or ordinance.

(5) Any Increased Cost of Compliance under this Coverage D:

(a) Until the covered building is actually elevated, floodproofed, demolished, or relocated on the same or to another premises; and

(b) Unless the covered building is elevated, floodproofed, demolished, or relocated as soon as reasonably possible after the loss, not to exceed two years.

(6) Any code upgrade requirements, e.g., plumbing or electrical wiring, not specifically related to the State or local floodplain management law or ordinance.

(7) Any compliance activities needed to bring additions or improvements made after the

(CONTINUED)

SF 0014

1505

loss occurred into compliance with State or local floodplain management laws or ordinances.

(8) Loss due to any ordinance or law that you were required to comply with before the current loss.

(9) Any rebuilding activity to standards that do not meet the NFIP's minimum requirements. This includes any situation where the insured has received from the State or community a variance in connection with the current flood loss to rebuild the property to an elevation below the base flood elevation.

(10) Increased Cost of Compliance for appurtenant structure(s).

(11) Any structure insured under a Group Flood Insurance Policy issued pursuant to 44 CFR 61.17.

(12) Assessments made by a condominium association on individual condominium unit owners to pay increased costs of repairing commonly owned buildings after a flood in compliance with State or local floodplain management ordinances or laws.

OTHER PROVISIONS

(1) Increased Cost of Compliance coverage will not be included in the calculation to determine whether coverage meets the 80% insurance-to-value requirement for replacement cost coverage under Article 8 of the Dwelling Policy nor for coinsurance under Article 9 of the Residential Condominium Building Association Policy; nor for payment under Article 3.B.3 of the Dwelling Policy, Residential Condominium Building Association Policy, or General Property Policy, for loss from land subsidence, sewer backup, or seepage of water.

(2) All other conditions and provisions of the policy apply.

(3) Paragraph A.6 of Article 3 of the Dwelling, General Property, and Residential Condominium Building Association Policies is amended to add the following phrase at the end:

"except as provided in Coverage D — Increased Cost of Compliance".

FE-8749
(6/97)

SF 0015

1506

FE-8748
(5/98)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ CAREFULLY.

STANDARD FLOOD-INSURANCE POLICY

ENDORSEMENT NUMBER TWO

This Endorsement replaces Paragraph C of Article 7 -Deductibles, of the Dwelling, General Property, and Residential Condominium Building Association Policies.

- C. For any flood insurance policy issued or renewed for a property located in an **Emergency Program community** or for any property located in a **Regular Program community** in Zones A, AO, AH, A1-30, AE, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO, VO, V1-30, VE, or V where the rates available for **buildings** built before the effective date of the initial Flood Insurance Rate Map or December 31, 1974, whichever is

later, are used to compute the premium, the amount of the deductible for each loss occurrence is determined as follows:

The insurer shall be liable only when such loss exceeds \$1,000.00, or the amount of any other deductible which you selected when you applied for this policy or subsequently by endorsement.

FE-8748
(5/98)

SF 0016

1507

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ CAREFULLY.

STANDARD FLOOD INSURANCE POLICY

INCREASED COST OF COMPLIANCE ENDORSEMENT

This Endorsement replaces Paragraph 2, Coverage D - Increased Cost of Compliance, III - Property Covered of the Dwelling, General Property, and Residential Condominium Building Association Policies with the following paragraph.

2. Limit of Liability

We will pay you up to \$30,000 under this Coverage D - Increased Cost of Compliance, which only applies to policies with building coverage (Coverage A). Our payment of claims under Coverage D is in addition to the amount of coverage which you selected on the application and which appears on the Declarations Page.

But the maximum you can collect under this policy for both Coverage A - Building Property and Coverage D - Increased Cost of Compliance cannot exceed the maximum permitted under the Act. We do not charge a separate deductible for a claim under Coverage D.

FE-8746

SF 0017

1508

FLOOD INSURANCE		STATE FARM FIRE AND CASUALTY COMPANY		FLOOD SERV - 19 98-SC-127- 0	
<input checked="" type="checkbox"/> APPLICATION <input type="checkbox"/> CHANGE REQUEST (Complete only the items which are to be changed. Include the insured's name and policy number. Give reason for change in Remarks. If assignment, complete information on back.) CHECK IF: <input type="checkbox"/> Preferred Risk (Complete Loss History information below) <input type="checkbox"/> Residential Condo Assoc.		BLOOMING ILLINOIS Policy Number: Date New Risk is R.D. Date Insurance App. Rec. in R.D.		NOV 15 1999 12/20/99	
Effective Date (a waiting period may apply or not show a date if "Submit for Rate") 10/10/99		<input type="checkbox"/> Loan (no waiting period) <input type="checkbox"/> Map Revision (show waiting period)		Term <input type="checkbox"/> 1 Year <input type="checkbox"/> 3 Years	
NAME: <u>ESKANDOS BARRY & Ami</u> Please print Mailing address: <u>3122 Pinehurst Drive (rear) Miami Beach, Fla</u> Location of property: <u>Same</u> County/parish: <u>Dade</u>		State: <u>Fla</u>		ZIP Code: <u>33140</u>	
Program Participation <input checked="" type="checkbox"/> Regular <input type="checkbox"/> Emergency Flood Zone (Regular program only): <u>AE</u> Construction Date: <u>1950</u> Date built/start of construction month/year Date of substantial improvement/damage month/year Manufactured (Mobile) Home: <input type="checkbox"/> Inside park, date facilities installed <input type="checkbox"/> Outside park, date placed on permanent foundation		Building Occupancy (describe use of building where there is a blank line): <input checked="" type="checkbox"/> Single Family <input type="checkbox"/> Condo, Assoc. <input type="checkbox"/> Rowhouse/Townhouse <input type="checkbox"/> Other Residential <input type="checkbox"/> Condo Unit <input type="checkbox"/> Non-Residential <input type="checkbox"/> 2-4 Family <input type="checkbox"/> Manufactured/mobile home on foundation (complete manufactured/mobile home information below). *Indicate number of units in building:		No. of floors in entire building (including basement/enclosure area, if any) or building type: <input type="checkbox"/> 1 floor <input type="checkbox"/> 2 or more floors <input type="checkbox"/> 2 floors <input type="checkbox"/> Split-level Basement below grade on all 4 sides: <input checked="" type="checkbox"/> None <input type="checkbox"/> Finished <input type="checkbox"/> Unfinished Is there any equipment (furnace, air conditioner, heat pump, hot water heater, etc.) in the basement? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Is there any equipment (furnace, air conditioner, heat pump, hot water heater, etc.) on the floor of attached garage? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
is building located in a Coastal Barrier Resources System area? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No is building Post-FIRM construction or substantial improvement? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No is building Pre-FIRM risk being rated as Post-FIRM? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Applicant is: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant is dwelling applicant's principal residence? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No is this building in the course of construction? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No is there more than one building at this location? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No if yes, is coverage desired? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No A separate policy is required except for certain apartment structures. (Refer to the Flood Manual)		is building elevated? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, attach photo of the front and rear of the building (includes crawlspace) and complete elevated building information below. Estimated replacement cost for single family, principal residence, and all V-Zone buildings (may be eligible for replacement cost if insured to 80 percent of RVC): <u>\$5,000</u> Location of Contents: <input type="checkbox"/> Basement only (BO) (limited coverage) <input type="checkbox"/> Basement & above (BA) <input checked="" type="checkbox"/> Lowest floor only above ground level (FF) <input type="checkbox"/> Lowest floor above ground level and higher floors (FFA) <input type="checkbox"/> Above ground level one full floor or more (SF) <input type="checkbox"/> Manufactured/mobile home (MH)		Manufactured (mobile) home: Make: _____ Model: _____ In Det Date: _____ Exch Date: _____ Is home a doublewide? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Is home properly anchored? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
ELEVATION CERTIFICATE Lowest floor elevation: <u>9.7</u> Base flood elevation/depth: <u>8.0</u> Elevation difference (to nearest foot, + or -): <u>1.7</u> (OPTIONAL) for non-basement buildings located in Zones A (without B, F, E) or AO: AO Zone Flood depth: The floor used as the reference level is _____ feet above <input type="checkbox"/> or below <input type="checkbox"/> the highest grade adjacent to the building. Certifier's Signature: _____ <input type="checkbox"/> Property Owner <input type="checkbox"/> Agent		FLOOD SERVICE OFFICE ONLY Insured by: _____ Date: <u>12/20/99</u> Photos received: <input checked="" type="checkbox"/> Yes		is building floodproofed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (If yes attach Floodproofing Certificate) Lowest floor which includes living area is at ground by means of: <input type="checkbox"/> Piers <input type="checkbox"/> Posts <input type="checkbox"/> Piles <input type="checkbox"/> Columns <input type="checkbox"/> Solid perimeter walls <input type="checkbox"/> Parallel shear walls 1. Does the area below the elevated floor contain machinery or equipment? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, check the appropriate items: <input type="checkbox"/> Furnace <input type="checkbox"/> Heat pump <input type="checkbox"/> Washer <input type="checkbox"/> Freezer <input type="checkbox"/> Air conditioner <input type="checkbox"/> Hot water heater <input type="checkbox"/> Dryer Note: There is limited coverage below the lowest elevated floor - review the policy. 2. Is the area below the elevated floor enclosed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, answer the following questions: <input type="checkbox"/> Fully enclosed <input type="checkbox"/> Partially enclosed (describe) Area is: <input type="checkbox"/> Finished (20 or more linear feet of finished walls) <input type="checkbox"/> Unfinished Type of wall: <input type="checkbox"/> Breakaway <input type="checkbox"/> Lattice <input type="checkbox"/> Perimeter <input type="checkbox"/> Solid perimeter with openings according to Code, such as vents (garage doors and windows are not considered permanent openings) <input type="checkbox"/> Other (describe) Area is used for: <input type="checkbox"/> Parking/storage <input type="checkbox"/> Access <input type="checkbox"/> Other (describe)	
LOSS HISTORY Preferred Risk ONLY: Flood loss claims information - list all payments due to flood losses and/or disaster relief which occurred during applicant's ownership. <input type="checkbox"/> No losses		Date of Loss: _____ Amount: \$ _____		Date of Loss: _____ Amount: \$ _____	
RESIDENTIAL CONDO ASSOC. ONLY: Attach photos (front and rear of building) and Commercial Cost Guide Worksheet (F7-2508) or replacement cost documentation. Number of stories (excluding enclosures): _____ High Rise <input type="checkbox"/> Low Rise <input type="checkbox"/>		No. of Units: _____ Residential _____ Non-Residential _____ Total _____ Square Foot Area: _____ Non-residential _____ R/C of Building _____		RESIDENTIAL CONDO ASSOC. ONLY: Attach photos (front and rear of building) and Commercial Cost Guide Worksheet (F7-2508) or replacement cost documentation.	

OFFICE COPY

INDICATE REMARKS ON REVERSE

SF 0018

1579

ASSIGNMENTS		Policy will be assigned to:		Sec-506/ Tax ID. No.				
GOV. MISC.		Signature of Current Insured X _____						
COVERAGE AND RATING		Is coverage required for disaster assistance? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, check government agency: <input type="checkbox"/> SBA <input type="checkbox"/> FEMA <input type="checkbox"/> FMNA <input type="checkbox"/> Other _____		Is property to be insured owned by state government? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
		Policy number of other State Farm insurance on same property: _____						
COVERAGE	TOTAL AMOUNT OF INSURANCE	Amount of Insurance	BASIC LIMITS Rate	Annual Premium	ADDITIONAL LIMITS (REG. PROGRAM ONLY) Amount of Insurance Rate Annual Premium	PREMIUM SUBTOTAL (Basic + Add'l)	DED. DISC. Annual Prem. Reduction	TOTAL PREMIUM
Building	55,000	50,000	32.160		5,000 .08 4			164
<input checked="" type="checkbox"/> Contents	15,000	15,000	42.63					63
DEDUCTIBLES: ** Building <u>500</u> Contents <u>500</u> Community Rating Class _____						Annual subtotal		227
						Increased Cost of Compliance		6
						Community Rating System Discount		
						Three year subtotal (annual x three)		
						Probation Surcharge		
						Expense Constant *		50
						Federal Policy Fee (Policy Service Fee) *		30
						TOTAL PREMIUM PAYABLE (must be paid in full unless Submit for Rate)		313
BILL:		Original: <input type="checkbox"/> Insured <input type="checkbox"/> Mortgagee Copy: <input checked="" type="checkbox"/> Insured <input type="checkbox"/> Mortgagee		Is coverage required by mortgagee? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
OTHER INTEREST		<input type="checkbox"/> Add (or) <input type="checkbox"/> Delete <input type="checkbox"/> Mortgagee <input type="checkbox"/> Loss Payee <input type="checkbox"/> Other _____ (I.e., Home Equity Loan)		Name and Address <u>Washington Mutual Bank, NA</u> <u>its Successors and/or assigns</u> <u>P.O. Box 25308</u> <u>Santa Clara, California</u> <u>95051</u>				
		<input type="checkbox"/> Add (or) <input type="checkbox"/> Delete <input type="checkbox"/> Mortgagee <input type="checkbox"/> Loss Payee <input type="checkbox"/> Other _____ (I.e., Home Equity Loan)		Name and Address <u>Santa Clara, California</u> <u>95051</u>				
INFLATION COVERAGE AUTHORIZATION (Applicable unless rejected below - not applicable for Preferred Risk)		I understand that my Flood Policy will automatically increase its protection limits at each renewal date until the maximum amount of coverage permitted by the Flood Program is reached. The percentage of increase will be as shown in the Consumer Price Index for contents coverage). It, at my request, the building or contents limit is changed during the previous policy period, the effective date of that change will be used in determining the percentage of increase. This does not authorize State Farm to reduce my policy limits due to a decrease in the index unless I specifically request it. <input type="checkbox"/> I reject Inflation Coverage.						
I am applying for the insurance indicated, and the statements on this application are correct. I understand that the premium shown above must comply with the Federal Emergency Management Agency's rules and rates and may be revised.		Agent's Code Stamp <u>James T. Bernhardt</u> <u>6600/1337</u>						
Applicant's Signature X <u>[Signature]</u>		Date and Time of Application Mo <u>10</u> Day <u>25</u> Year <u>1999</u> <input checked="" type="checkbox"/> A.M. <input type="checkbox"/> P.M. Date and Time of Full Premium Payment Mo <u>10</u> Day <u>14</u> Year <u>99</u> <input type="checkbox"/> A.M. <input checked="" type="checkbox"/> P.M.						
DISCLOSURE OF YOUR SOCIAL SECURITY NUMBER UNDER PUBLIC LAW 93-579 SECTION 7(B)								
Solicitation of the Social Security Number (SSN) is authorized under provisions of E.O. 9397, dated November 22, 1943. The disclosure of your SSN is voluntary. However, since many persons appearing in the Government's administrative records possess identical names, the use of your SSN would provide for your precise identification.								
REMARKS								

OCT-08-1999 15:31

Pg 239 of 241

P.03

Expires 10/07/2003

ELEVATION CERTIFICATE

FEDERAL EMERGENCY MANAGEMENT AGENCY

NATIONAL FLOOD INSURANCE PROGRAM

ATTENTION: Use of this certificate does not provide a waiver of the flood insurance purchase requirement. This form is used only to provide elevation information necessary to ensure compliance with applicable community floodplain management ordinances, to determine the proper insurance premium rate, and/or to support a request for a Letter of Map Amendment or Revision (LOMA or LOMR). You are not required to respond to this collection of information unless a valid OMB control number is displayed in the upper right corner of this form. Instructions for completing this form can be found on the following pages.

SECTION A PROPERTY INFORMATION		FOR INSURANCE COMPANY USE
BUILDING OWNER'S NAME BARRY ESKANOS	99-1297	POLICY NUMBER 99-1297-0
STREET ADDRESS (Including Apt., Unit, Suite and/or Bldg. Number) OR P.O. ROUTE AND BOX NUMBER 3122 PINE TREE DRIVE		COMPANY NAIC NUMBER

OTHER DESCRIPTION (Lot and Block Numbers, etc.) LOT 3, BLOCK 44, PLAT BOOK 6, AT PAGE 111	STATE FLORIDA	ZIP CODE 33140
--	------------------	-------------------

FLOOD INSURANCE RATE MAP (FIRM) INFORMATION				
1. COMMUNITY NUMBER 120635	2. PANEL NUMBER 0184	3. SUFFIX J	4. DATE OF FIRM INDEX 7/17/95	5. FIRM ZONE AE

Provide the following from the proper FIRM (See Instructions):

7. Indicate the elevation datum system used on the FIRM for Base Flood Elevations (BFE): ☒ NGVD '29 ☐ Other (describe on back)

8. For Zones A or V, where no BFE is provided on the FIRM, and the community has established a BFE for this building site, indicate the community's BFE: feet NGVD (or other FIRM datum—see Section B, Item 7).

SECTION C BUILDING ELEVATION INFORMATION

1. Using the Elevation Certificate Instructions, indicate the diagram number from the diagrams found on Pages 5 and 6 that best describes the subject building's reference level 1.

2(a). FIRM Zones A1-A30, AE, AH, and A (with BFE). The top of the reference level floor from the selected diagram is at an elevation of 184.17 feet NGVD (or other FIRM datum—see Section B, Item 7).

(b). FIRM Zones V1-V30, VE, and V (with BFE). The bottom of the lowest horizontal structural member of the reference level from the selected diagram, is at an elevation of 184.17 feet NGVD (or other FIRM datum—see Section B, Item 7).

(c). FIRM Zone A (without BFE). The floor used as the reference level from the selected diagram is 184.17 feet above ☐ or below ☐ (check one) the highest grade adjacent to the building.

(d). FIRM Zone AO. The floor used as the reference level from the selected diagram is 184.17 feet above ☐ or below ☐ (check one) the highest grade adjacent to the building. If no flood depth number is available, is the building's lowest floor (reference level) elevated in accordance with the community's floodplain management ordinance? ☐ Yes ☐ No ☐ Unknown

3. Indicate the elevation datum system used in determining the above reference level elevations: ☒ NGVD '29 ☐ Other (describe under Comments on Page 2). (NOTE: If the elevation datum used in measuring the elevations is different than that used on the FIRM [see Section B, Item 7], then convert the elevations to the datum system used on the FIRM and show the conversion equation under Comments on Page 2.)

4. Elevation reference mark used appears on FIRM: ☐ Yes ☒ No (See Instructions on Page 4)

5. The reference level elevation is based on: ☒ actual construction ☐ construction drawings

(NOTE: Use of construction drawings is only valid if the building does not yet have the reference level floor in place, in which this certificate will only be valid for the building during the course of construction. A post-construction Elevation Certificate is not valid if the building is complete.)

6. The reference level elevation is immediately adjacent to the building is: 184.17 feet NGVD (or other FIRM datum—see Section B, Item 7)

SF 0020

1571

OCT-08-1999 15:31

Pg 240 of 241

P. 02

SECTION E CERTIFICATION

This certification is to be signed by a land surveyor, engineer, or architect who is authorized by state or local law to certify elevation information when the elevation information for Zones A1-A30, AE, AH, A (with BFE), V1-V30, VE, and V (with BFE) is required. Community officials who are authorized by local law or ordinance to provide floodplain management information, may also sign the certification. In the case of Zones AO and A (without a FEMA or community issued BFE), a building official, a property owner, or an owner's representative may also sign the certification.

Reference level diagrams 6, 7 and 8 - Distinguishing Features-If the certifier is unable to certify to breakaway/non-breakaway wall, enclosure size, location of servicing equipment, area use, wall openings, or unfinished area Feature(s), then list the Feature(s) not included in the certification under Comments below. The diagram number, Section C, Item 1, must still be entered.

I certify that the information in Sections B and C on this certificate represents my best efforts to interpret the data available.
I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

985636270

CERTIFIER'S NAME	LICENSE NUMBER (or Affix Seal)		
ADIS N. NUNEZ	FL. #5924		
TITLE	COMPANY NAME		
REGISTERED SURVEYOR & MAPPER	Blanco, Daniel & Assoc. Inc.		
ADDRESS	CITY	STATE	ZIP
555 N. Shore Dr.	Miami Beach	Florida	33141
SIGNATURE	DATE	PHONE	
<i>[Signature]</i>	8/19/99	(305) 855-1200	

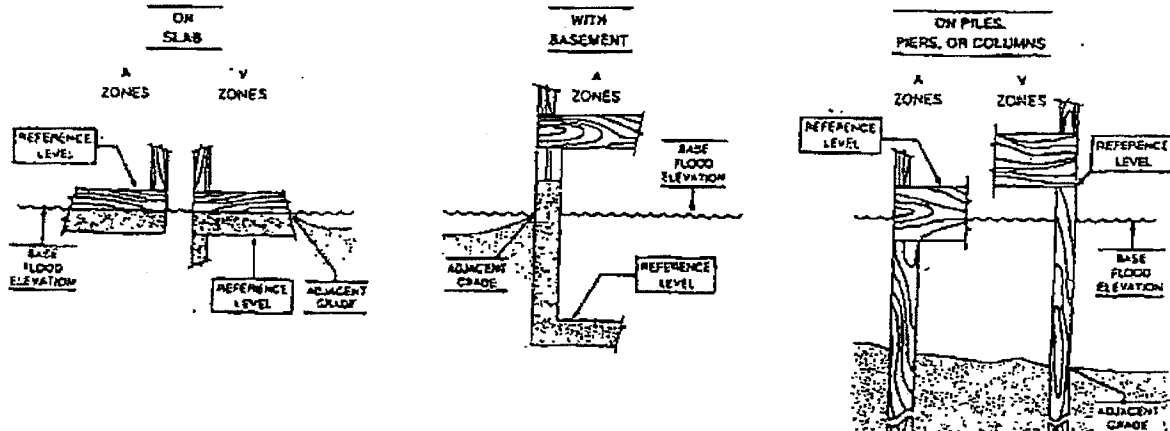
Copies should be made of this Certificate for: 1) community official, 2) insurance agent/company, and 3) building owner.

COMMENTS: Crown of the road elevation: 5.35'
Garage floor elevation: 4.50'

BM# D-106

Locator# 3234 NE

Elev. 3.21'



The diagrams above illustrate the points at which the elevations should be measured in A Zones and V Zones.

Elevations for all A Zones should be measured at the top of the reference level floor.

Elevations for all V Zones should be measured at the bottom of the lowest horizontal structural member.

SF 0022